



The San Diego

REALTOR®

THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

## IN THIS ISSUE:

What's Happening at SDAR • April 2009

**2** President's Perspective

**3** CEO Report

**6** Risk Management

**16** May Calendar

**NEWS YOU CAN USE -  
Lead Paint Hazards**

see Page 11



## SDAR ON THE AIRWAVES

**O**n March 15 the San Diego Association of REALTORS® launched "Real Estate Today" on AM 600 KOGO radio. This weekly one-hour show on Sunday mornings is a wonderful new medium for SDAR to share information with the real estate community and the general public. And with so much changing in the market, sometimes on a daily basis, it is more important than ever for SDAR to get the word out on the most pertinent real estate issues.

"Real Estate Today" is fortunate to have George Chamberlin at the helm, acting as moderator and host of the show. 2009 SDAR President Erik Weichert has been helping to facilitate

the conversations and offer insight into some of the finer points of real estate.

So far the show has had some great guests including Jim Hamilton, 2005 C.A.R. Past President; Congressman Brian Bilbray, Assemblyman Nathan Fletcher, and Michael Ducecchi from the County Department of Housing and Community Development. REALTOR® members Cory Shepard, Jim Abbott and Jim Scott also have taken time out of their schedules to be on the show and share information about the neighborhoods in which they specialize.

Going forward we plan to have many more guests ranging from elected offi-

cials, industry experts, housing partners and, of course, many more SDAR REALTORS® to share details about the neighborhoods that make San Diego County so special.

The last segment of each show features the "Open House Hotline," a great way for REALTORS® to call in and quickly pitch their open houses taking place that Sunday. SDAR has also developed a special section on

our radio webpage for you to submit the details of open houses and have them posted for fellow agents and the general public to see.

Tune in Sunday mornings at 9:00 a.m. to AM 600 KOGO radio to hear SDAR, the trusted voice of real estate in San Diego, on the airwaves. For more information or to hear a past show you missed, visit [www.sdar.com](http://www.sdar.com) and click on the radio logo.



## REBUILDING TOGETHER

### MAKE A DIFFERENCE IN JUST ONE DAY

GLENN BENNETT



Every year the San Diego Association of REALTORS® joins forces with Rebuilding Together San Diego (RTSD) to help a low-income homeowner with their home repair needs.

RTSD is an affiliate of a national non-profit organization, comprised of 224 sister affiliates across the country. Rebuilding Together is the nation's largest volunteer organization dedi-

cated to the renovation and preservation of affordable housing for low-income families. SDAR has been supporting RTSD efforts since the local chapter began their efforts in 1995. Over the years RTSD has completed over 375 projects, at a market value of over \$8 million dollars, which have included the renovation of homes, community centers, police and fire stations throughout San Diego County, all while helping to revitalize neighborhoods along the way.

On Saturday, April 25 SDAR and Rebuilding Together will be teaming up again for the National Rebuilding Day to make a difference for our community. This year the selected beneficiary of our joint efforts is a widow of a San Diego Police Department Officer who resides in Chula Vista. With the recent death of her husband, the homeowner has limited funds dedicated to supporting her family and keeping their home. Certain repairs and upkeep have fallen by the wayside,

and that is where the REALTOR® community comes in. Just a day (or half a day) out of your life can make all the difference.

We invite you to join us by volunteering your time to help paint the interior and exterior, install wood plank flooring, clean up and landscape throughout the day. This home is in desperate need of a new roof. Anyone that can help out with a donation of materials/labor is asked to contact us as soon as possible.

Sign-in begins at 8:00 a.m. It will be important to work in shifts: Morning and afternoon crews will be needed. We could really use a dedicated group of 10 to 15 people to help out after 2:00 p.m. in an effort to minimize clean-up and make the final repairs that have been left to only a few people in the past. This will also help us give the family access to their newly rehabbed house as quickly as possible. We will contact volunteers prior to rehab day to determine their avail-

ability and to provide all the event day details, including address.

Can't volunteer? You can still help out with in-kind or monetary donations. There are limited funds available to help the homeowner. Funds are first used to address repairs that pose safety issues. The remaining funds are dedicated to cosmetic needs such as roofing, landscaping, blinds, etc.

To make a monetary or in-kind donation, please call (858) 715-8026 or visit the Rebuilding Together page on SDAR's website. You may also view a list of repairs that are needed and the wish list items.

I encourage you to participate in this worthwhile project. There is still time left to sign up. Visit [www.sdar.com](http://www.sdar.com) or call (858) 715-8005 to register today!

Glenn Bennett is President of Rebuilding Together, San Diego and Chair of the Communications and RAPP Committees at SDAR.

PERIODICAL

The San Diego REALTOR® (ISSN 1096-8210; USPS 479-460) is the official publication of the San Diego Association of REALTORS®, which is affiliated with the National Association of REALTORS® and the California Association of REALTORS®.

The San Diego REALTOR® is published monthly. Member subscription rate, included in dues, is \$6 annually. Periodicals postage paid in San Diego, California.

POSTMASTER: Send Address changes to The San Diego REALTOR®, 4845 Ronson Court, 92111. Telephone: (858) 715-8000.



**SDAR**  
San Diego Association of REALTORS®  
4845 Ronson Court • San Diego, CA 92111-1803



DEFINING  
SUSTAINABLE  
PRINTING





The optimism I expressed a month ago continues to build. March sold listings took an impressive 25% jump up from February, contributing to a significant increase in total sales volume for the month. Sales volume

was up 30% for detached homes and up 22% for attached homes from the previous month, and is slightly higher than a year ago. Take a look at pages 8 – 10 for more details on the March sales statistics.

It was a pleasure meeting many of you at SDAR's recent Expo and Member Appreciation Day. All of the important information that was presented and all of the smart tools that were shared demonstrate the strength of our profession in "riding the wave" of the housing market. I

would like to thank all the sponsors, exhibitors, speakers and attendees for making our 20th annual Expo a great success. Watch for highlights of the event in next month's publication.

If you missed the event, we missed you. But take heart: Your membership benefits from SDAR are available throughout the year. Keep an eye out for the Expo vendors on the "Virtual Expo" at [www.sdar.com](http://www.sdar.com), and watch for all the timely seminars offered by our Education Department, including

upcoming courses in understanding contracts, navigating REOs, marketing properties, effective negotiating, and assisting first-time homebuyers.

I hope you will take some time over your Sunday morning coffee to listen to "Real Estate Today" at 9:00 a.m. on AM 600 KOGO radio. SDAR is hosting the weekly discussion of real estate topics, neighborhood profiles, and open houses, moderated by the always engaging George Chamberlin. Again, if you miss that, there are podcasts and streams available online. For more on the radio show, including the "Open House Hotline," read the article on the cover or visit [www.sdar.com](http://www.sdar.com).

On April 7 we hosted the first meeting of the Young Professionals Network (YPN) lead by President-Elect Mark Marquez. YPN is a growing group of young, career-minded real estate professionals who want to stay abreast of the latest tools, resources, and networking opportunities. Members receive invitations to exclusive events at REALTOR® conferences, news on how to get involved in leadership roles at NAR, and updates on new tools and resources that will help grow their careers. We need 15 members to start a chapter, and we are well on our way. If you are interested in joining SDAR's YPN, please contact Catherine Smiley Jones at (858) 715-8008.

Sincerely,

Erik Weichert

2009 SDAR President

## BetterListingPhotos.com



Super Convenient - One Call Does It All!

\* Double Quick - Ready in 24 Hours!

\* Vivid, Bright Shots - Hundreds of Them!

\* High Resolution, Wide Angle Digital Images.

\* Virtual Tours and Slideshows INCLUDED!

\* Emailable, Downloadable, Printable.

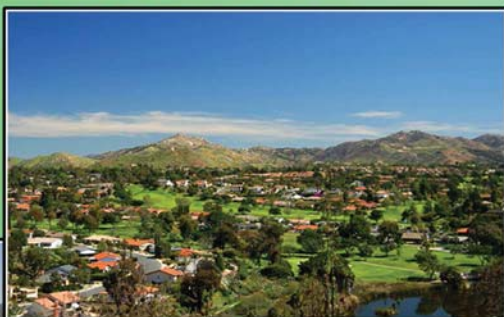
\* Completely Accessible By Marketing and Advertising.

\* We Can Upload to the MLS, Realtor.com, and YOUR website!

\* Condos Include HOA Features

\* Twilite, Night Shots, Aerials, and Views!

\* Ask About Our \$99 Foreclosure Special



Please Contact Us!

858-232-6346, or

[BetterListingPhotos@gmail.com](mailto:BetterListingPhotos@gmail.com)



# The San Diego REALTOR®

THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

4845 Ronson Court • San Diego, CA 92111-1803

### 2009 Officers

Erik A. Weichert - President

Mark M. Marquez - President-Elect

Chris Anderson, RLI, RMS, e-PRO® - Vice President

Robert F. Kevane, CPA - Treasurer

Lori Staehling, GRI, PMN - Immediate Past President

Michael T. Mercurio, Esq. - Chief Executive Officer

### 2009 Board of Directors

Dennis D. Baker, CRS

Raylene Brundage, RMS

Karla Cohn

Barbara DuDeck, GRI, CRS, RMS, QSC

Edwin Estes Jr., Esq., CCIM, CRB, GRI

Eric J. Hildenbrand

Bryan Hoffman

Liz Hoffman, GRI, CRS, e-PRO®

Caryl Iseman, GRI

Charles Jolly, GRI

Susan Marshall, CRS, GRI, PMN, RMS

Mary E. Mitchell, CRS, SRES, e-PRO®

Angela Ordway, ABR, e-PRO®

Dianne Rath, CIPS, CRS, GRI, PMN

Vernice Ross, GRI, RMS

Donna Sanfilippo, GRI

Fiona Theseira, CRS, e-PRO®

Dwight Tinker

Shirley Vaine, LTG

Brian Westre, CRS, SRES, e-PRO®

### Honorary Directors

Edward Clare, Sr.

William Loeltz

Robert Lowry Smith

### Production Staff

Molly Kirkland - Managing Editor

David Pedersen - Communications Assistant

Foley Publications - Design & Art Direction

Michael Lonzon - Graphics Contributor

Neil Dulay - Multimedia Content Producer

### SDAR Staff

#### Executive

Michael T. Mercurio - Chief Executive Officer

Catherine Smiley Jones - Vice President

#### Accounting

David Kvendru - Controller

#### Communications

Molly Kirkland - Director of Communications

#### Government Affairs

Janelle Riella - Director of Government Affairs

#### Information Technology

Beto Juarez - Director of Information Systems & Technology

#### Member Services & Education

Shirley Carroll - Director of Member Services & Education

#### Risk Management

Kate Speir - Director of Risk Management

#### Sales & Events

Shelley Dawson - Director of Events & Marketing

#### Service Center

Janet Chenier - Retail Director

San Diego REALTOR® (ISSN 1096-8210; USPS 479-460) is the official publication of the San Diego Association of REALTORS®, which is affiliated with the National Association of REALTORS® and the California Association of REALTORS®.

San Diego REALTOR® is published monthly. Member subscription rate, included in dues, is \$6 annually. Periodicals postage paid in San Diego, CA. POSTMASTER: Send address changes to San Diego REALTOR®, 4845 Ronson Court, San Diego, CA 92111. Telephone: (858) 715-8000.

All copy for publication should be mailed to the Editor, San Diego REALTOR®, 4845 Ronson Court, San Diego, CA 92111, by the 20th of the month preceding the month of publication. All copy is subject to editorial approval.

San Diego REALTOR® and its publisher, the San Diego Association of REALTORS®, in accepting advertisement in this publication, make no independent investigation concerning the services or products advertised, and they neither endorse nor recommend the same nor do they assume any liability thereof.

The opinions expressed in the articles are not necessarily the opinions of the San Diego Association of REALTORS®, NAR or C.A.R., and therefore they make no warranties and assume no responsibility for accuracy or completeness of the information herein. Information should not be relied upon without the consultation of your accountant or attorney, with whom you may wish to discuss the applications of the opinions to facts in individual situations.

This is a copyrighted issue. Permission to reprint or quote any material from the issue may be granted upon written inquiry and provided the San Diego REALTOR® is given proper credit in all reprinted articles or commentaries. The term "REALTOR®" is a national registered trademark for members of the National Association of REALTORS®. The term denotes both business competence and a pledge to observe and abide by a strict code of ethics.



The first quarter is now behind us and 2009 is well under way. In reviewing the first quarter, we can say that SDAR is not only strong but growing. In times when most associations are anticipating membership reductions and planning to reduce or cut various services, SDAR is growing in membership and providing new member benefits. Through effective marketing and communication efforts of the benefits to being a member, SDAR has exceeded its membership forecasts

for the 2009 budget. This means we can continue to look for more ways to offer you, our members, the tools and resources you need during a challenging market.

In order to continue this growth, we must be constantly aware of your needs as real estate professionals. Each year we conduct a variety of surveys to collect data to better serve you. In the past year we have conducted subject-specific surveys regarding International Real Estate and Professional Development as we explore new programs and benefits. You should have recently received our 2009 Membership Survey which will help prepare the leadership team for the upcoming Strategic Planning in June. I encourage you to take a few minutes and voice your needs in this

short survey. Visit [www.sdar.com](http://www.sdar.com) to take the survey.

In addition to surveys, this month I hosted two Broker Roundtables, on April 9 and 16. These meetings were informal discussions regarding the challenges brokers and their agents are facing, their needs as brokers, and helped me get their input on some of the upcoming programs and benefits SDAR is launching this year. I am happy to say that nearly 30 brokers from firms of varied sizes participated and provided us with insightful feedback to help SDAR provide members with the tools they really need. If you are interested in attending a future Broker Roundtable, please e-mail [llaguire@sdar.com](mailto:llaguire@sdar.com).

And finally, SDAR Staff, as well as



MICHAEL T. MERCURIO

myself, are available to come to your office and speak. We can speak about specific topics per your request, or we can provide a general presentation which covers all of SDAR's benefits and services. To arrange for speakers at your office meeting, please contact Catherine Smiley-Jones at (858) 715-8008.

Sincerely,  
Michael T. Mercurio  
Chief Executive Officer

## BOARD OF DIRECTORS HIGHLIGHTS OF MARCH 2009 MINUTES

• **President's Report:** Erik Weichert introduced C.A.R. 2005 President Jim Hamilton, who briefed the Directors on current mortgage problems and the effects of the stimulus package.

• Upon recommendation of the President, the members of the 2009 Risk Management Working Group were appointed: Bruce Bourdon, Gina Barnes, Charles Jolly, Mike Spilger, Kathy Mehringer, Lupe Soto, Traci Stevens, Cliff Walker, Ann Throckmorton, Chris Anderson, and David Gillingham.

• **President-Elect's Report:** Mark Marquez reported SDAR has received good media coverage recently, and that the Association is becoming the voice of real estate in the local media.

• **EVP/CEO's Report:** Mike Mercurio reported that SDAR is hosting a weekly "Real Estate Today" radio show on KOGO AM 600 on Sunday mornings at 9:00 a.m. He also noted that the International Task Force is looking to accomplish some partnerships.

• **RAPP Committee Report:** Chair Glenn Bennett stressed the importance of PAC donations, and encouraged everyone to contribute in 2009.

• **Government Affairs Report:** Upon recommendation of the Government Affairs Committee, the Board of Directors unanimously supported Assembly Bill 157, extending the timeframe for survivors of the 2003 Cedar Fire to replace fire-destroyed properties.

• Upon recommendation of the Government Affairs Committee, the Board of Directors unanimously supported a recording fee increase of \$1 per instrument, paper, or notice, to support the District Attorney's efforts in prosecuting real estate fraud.



## Toll Brothers New Homes Will Put More Money in Your Pocket!

Toll Brothers knows how vital you are to our success and we're ready to reward you generously! You won't receive commissions like this on any bank owned sale, so visit Mountain View Country Club today and see why Toll Brothers is ready to deliver on these extraordinary commissions including \$2,000 advance commission.\* With a broad selection of homes, stunning architecture, resort-style amenities, and a new home warranty from one of the nation's strongest builders, your clients are certain to be impressed. Don't miss this spectacular opportunity to put more money in your pocket!



**The Village**  
Spacious condominiums  
up to approx. 2,740 sq. ft.  
*From the \$500,000s*

**The Villas**  
Only 3 Homes Remain!  
Stunning single-family homes  
up to approx. 3,040 sq. ft.  
*From the \$700,000s*

**The Vistas**  
Only 2 Homes Remain!  
Luxury single-family homes  
up to approx. 3,751 sq. ft.  
*From the low \$1 millions*



**Fairway View Homes Available! • Golf Membership Included\*\***

**(760) 777-1667 • [MountainViewAtLaQuinta.com](http://MountainViewAtLaQuinta.com)**

Directions: East on I-10, exit at Jefferson Street exit. Turn right (south) and continue for 4-8/10 miles. Turn left at entrance of Mountain View Country Club. Follow signs to sales center on right.

**TollBrothers.com**  
America's Luxury Home Builder®



Open every day 9-5. Brokers welcome. Homes available nationwide. Prices subject to change. This is not an offering where prohibited by law. \*Commission advances are paid at mortgage signing. Please see sales manager for complete details. For licensed REALTORS® only, subject to employing Broker's approval. Promotion subject to change without notice and may be discontinued at any time. Realtors® must accompany clients on first visit. \*\*Equity Golf Membership (subject to approval) is included in home price.







## HOUSING PARTNER

## HOUSING OPPORTUNITIES COLLABORATIVE: HOUSING FOR ALL

Housing Opportunities Collaborative (HOC) is a coalition of HUD-approved housing counseling agencies, fair housing agencies, social service agencies and city agencies that promote housing opportunities. Started in the San Diego region, its mission is "to promote equal access to housing for all persons in the region, especially low income and underprivileged individuals and families, by educating the public concerning homeownership and landlord-tenant rights and responsibilities, seeking financial and capacity building resources, providing financial and other resources, monitoring compliance with housing related laws, and conducting related activities."

HOC started in 2004, incorporating as a California public benefit nonprofit corporation in December 2006, and obtained IRS 501(c)(3) approval in 2007. It is operated by a Board of Directors that represents distinct and significant segments of the community. Gabe del Rio, Director of Homeownership and Lending of Community HousingWorks, serves as the Chairman of the Board of Directors. Other Board members include Tom Scott (Executive Director of San Diego Housing Federation), Jim Bliesner (Director of the San Diego City and County Reinvestment Task Force), Dennis Dawson (Deputy Attorney

General), Charlene Smith (People Helping People Ministry), Yamila Ayad (Founding Member of National Association of Hispanic Real Estate Professionals), Veronica Lagler (PMC Loans), Todd Phillips (Director at San Diego Housing Commission), Pat Rose Calloway (Director at Price Charities) and Michael T. Mercurio (CEO of San Diego Association of REALTORS®). Myrna Pascual, U.S. Department of Housing and Urban Development, began HOC and continues to coordinate the HOME Clinics and Workshops.

HOC began sponsoring Housing Summits in 2004, 2005 and 2006. These summits presented information to the local real estate industry about local first-time homebuyer programs, down payment assistance, state assistance programs and other resources that could assist potential homebuyers. The summits were hosted by the Fair Housing Council of San Diego and various city jurisdictions. HOC's website was launched in February 2006, driven by a need by local nonprofit organizations and city agencies to centralize housing information and resources.

By early 2007, the foreclosure crisis appeared and HOC immediately developed HOME Clinics. The clinics started as a community project to give homeowners access to legal information and resources. A homeowner receives options, remedies, possible courses of action, referrals to law enforcement, and, in most instances, an assessment of the emergency nature of the situation. It is a one-stop center of various

counseling services, held at community locations and jointly sponsored by local nonprofit agencies. In the same location, the homeowner obtains an individual review of real estate documents from a mortgage counselor. The homeowner then receives personal counseling from volunteer attorneys. The legal counseling covers information about prepayment penalties, bankruptcy, real estate violations, the foreclosure process, impending eviction, and other contract clauses. The homeowner is given options and courses of action. Additionally, if criminal violations have occurred, referrals to law enforcement agencies give homeowners additional relief. The HOME Clinic offers complaint forms from the Department of Corporations, Department of Real Estate, U.S. Department of Housing and Urban Development, the San Diego District Attorney's Office, and the City of San Diego Consumer Protection Unit. While the homeowner waits personal counseling, he/she receives group presentations on credit and budgeting, bankruptcy, and consumer protection resources. These presentations are given by HUD-approved housing agencies, local attorneys and judges.

All counselors and volunteers agree not to solicit business at the HOME Clinics and not to give business cards to homeowners. Homeowners are given a list of local HUD-approved housing counseling agencies, the San Diego County Bar Association and Lawyer Referral Information Service, Legal Aid Society of San Diego, telephone numbers of local ethnic minority bar associa-

tions, and local REALTOR® associations.

Since June 2007, HOC has conducted 33 HOME Clinics. To date 4,242 homeowners have attended the HOME Clinics and 2,385 of those homeowners have received one-on-one counseling. HOME Clinics have been held in community centers in San Diego County, mostly by invitation of city housing agencies. Also to date, 1,235 volunteers have provided services at the HOME Clinics with a total 7,655 volunteer hours. On average, a HOME Clinic counsels 72 homeowners. Approximately 30 counselors and 10 clinic volunteers participate in the successful operation of each HOME Clinic.

HOC also offers HOME Workshops, 90-minute interactive presentations conducted at locations within neighborhoods and communities. The HOME Workshop presentation encompasses topics like foreclosure prevention and process, home buyer programs, bankruptcy, short sales, trustee sale, REO, tenant rights, foreclosure and real estate fraud, and more. These interactive presentations are made by expert attorneys, experienced housing counselors, knowledgeable real estate professionals, and officials of governmental agencies like HUD. The presentation can be multilingual depending on the needs of the geographic location of the event.

For more about HOC or for a full list of upcoming HOME Clinics and HOME Workshops, please visit [www.housing-collaborative.org](http://www.housing-collaborative.org).

*Appaswamy "Vino" Pajanor is Executive Director for the Housing Opportunities Collaborative.*

## MARCH REALTOR® APPLICANTS

The following people have applied for membership in the San Diego Association of REALTORS®. Any objections to the admittance should be addressed in writing to the Membership Committee, San Diego Association of REALTORS®, P.O. BOX 85586, San Diego, CA, 92186-5586.

**Designated REALTORS®**

Khuloud Akel - *Capital Worldwide Group*  
Mohammed Fay Aledam - *Frank's Investment Co.*  
James Brown - *James Brown*  
Filemon Carrillo - *Procon Realty*  
Joshua Craven - *The Craven Group*  
Anil Dutta - *Assist 2 Sell EZ 2 Buy N Sell*  
Brad Helman - *Crestline Funding*  
Gregory Hill - *Gregory Scott Hill*  
James Kroetch - *Avenu Realty Group*  
Steven Lewis - *Steven Stahala Realty*  
David Lucas - *David D. Lucas, Broker*  
Randall McManus - *Real Estate Depot*  
Troy Moritz - *West Coast Funding & R E Serv.*  
Natalie Nguyen - *Nguyen Real Estate*  
Ryan Ponsford - *Four Seas Holdings Corp.*  
Salvador Salazar - *Salvador M. Salazar Realty*  
Daniel Tomasi - *Dan Tomasi*  
Paul Wilcher - *Paul Wilcher*

**REALTORS®**

Marianne Alken - *Siemienowski & Associates*  
Debra Lynn Arcaris - *Coldwell Banker Residential*  
Patricia Armenta - *Keller Williams Realty*  
Steven Barchetti - *RE/MAX Associates*  
Michaela Bukalova - *Realty Source, Inc.*  
Donald Bules - *Century 21 Solymar*  
Kim Caniglia - *Avalon Real Estate Services*  
Ashley Chance - *Income Property Group, Inc.*  
James Cheeseman - *Alta Pacific Realty*  
Dorothy Cleaves - *Realty Executives All Area*  
Victoria Crandall - *Torrey Pines Property Mgmt*  
Diane Cumming - *Hogue & Belong Realty*  
Hans d' Oleire - *Prudential California Realty*

Laura De La Hoya - *Utopia Mortgage & Real Estate*  
Joyce Du Jour - *Keller Williams Carmel Valley*  
Arcelia Duarte - *Exit Stepping Stone Realty*  
Fredeline Engelbrecht - *Prudential California Realty*  
Azeb Eyob - *Century 21 1st Choice Realty*  
Margaret Franklin-Chomas - *Realty Headquarters*  
Tanya Fuad - *ZipRealty, Inc.*  
Rodney Galloway - *Glenn D. Mitchel, Realtors®*  
Jaime Gamarra - *Anthony Realty Group*  
Carla Garcia - *Windermere Pacific Coast Prop.*  
Patrick Gleeson - *Prudential Dunn, REALTORS®*  
Hector Gomez - *Avalar San Diego*  
Jason Grigsby - *Anthony Realty Group*  
Jorge Gutierrez - *ERA Metro Realty*  
Regina Haas - *RE/MAX Coastal Properties*  
Sarmad Habib - *Prudential California Realty*  
Regina Hampton - *Century 21 San Vicente, Inc.*  
Christine Hustrulid - *American Dream Corporation*  
Holly Jankiewicz - *Hogue & Belong Realty*  
Carla Johnson - *Avalar San Diego*  
Timothy Jurries - *Prudential California Realty*  
Dorothy Klitzing - *Coldwell Banker Residential*  
Simon Kroon - *Iberia Enterprises Inc*  
Lucienne Lastovic - *Keller Williams Carmel Valley*  
Martin Lew - *Keller Williams Carmel Valley*  
Justine Lin - *Prudential California Realty*  
James Liu - *Century 21 1st Choice Realty*  
Jeremy Lock - *Coldwell Banker Res. Brokerage*  
Stella Lopez - *RE/MAX Coastal Properties*  
Chastity Loth - *Coldwell Banker Residential*  
Lynda Marlow - *Realty Executives All Area*  
Jerod Miller - *Anthony Realty Group*  
Kelli Miller - *Exclusive Properties*  
Hilda Mora - *Prudential California Realty*  
Brenda Mujahed - *Century 21 Award*  
Sandra Munoz - *First American Mortgage Group*  
Robert Naegle - *Prudential California Realty*  
James Nelson - *Ascent Real Estate, Inc.*  
Jared Nelson - *Coldwell Banker Res. Brokerage*  
Patricia Nunez - *Avalar San Diego*

Donald Osgood - *RE/MAX Heritage Homes*  
Estella Overstreet - *USA Realty and Loans*  
Nikola Pandza - *Conover Realty*  
R. Joaquin Parra - *Prudential California Realty*  
Shila Patel - *Global Real Estate Network*  
Natasha Perez - *Century 21 All Service, REALTOR®*  
Karen Pierson - *Diamond Gateway Realty*  
Matthew Rachow - *Charles Philip Brown*  
Ignacio Renteria - *First Alliance Mortgage*  
Ricardo Reynoso - *Realty Executives All Area*  
Christina Riley - *Keller Williams Realty*  
Carlos Rodriguez - *Axis Realty & Home Finance*  
Moacir Santiago - *Prudential California Realty*  
Jamie Sarasany - *Keller Williams Carmel Valley*  
Barrett Seymour - *Seymour R E Investments, Inc.*  
Frank Simonds - *Century 21 Award*  
John Staley - *Instaclose R.E. Enterprises*  
Trent Stroh - *Mountain Trust Realty Services*  
Brad Trembly - *Prudential California Realty*  
Adelaida Tsuchida - *Southwest Realtors®*  
Marlene Tutt - *Avalar San Diego*  
Hui Wang - *Gold Medal Realty & Mortgage*  
San San Wardojo - *Abacus Properties, Inc.*  
Kevin Weil - *USA Realty and Loans*  
Denise Wu - *Gold Medal Realty & Mortgage*  
Joell Yazzolino - *Premier Bancorp*  
Linda Zivkovic - *Anthony Realty Group*

**Secondary Members****Designated REALTORS®**

James Dunne - *Dunne & Dunne Properties*  
Fred Gallow - *Gallow Group*  
Jean Heuga - *Boulevard Real Estate*  
Derek Oie - *Century 21 The OIE Group*  
Sean Wilson - *Wilson Realty*  
**REALTORS®**  
Jacques Albrecht - *Prudential California Realty*  
Rey Escalona - *Century 21 United Brokers*  
Gary Johns - *Anthony Realty Group*  
Charles Lejsek - *Wilson Realty*



## HOME VALUATION CODE OF CONDUCT

A recently announced agreement between the Attorney General of the State of New York, Fannie Mae and Freddie Mac which creates rules under which home appraisals must be obtained will dramatically alter the ways home loans are made nationwide. An agreement of such magnitude, that could negatively impact California consumers and small businesses, should receive a more thorough review by the elected representatives of our state. The history of the agreement:

On November 1, 2007, New York Attorney General Andrew Cuomo filed a lawsuit against Washington Mutual, First American and its subsidiary eAppraiseIT alleging First American and eAppraiseIT caved to pressure from Washington Mutual to use appraisers who provided inflated appraisals on homes. On November 7, 2007, Cuomo announced he had issued Martin Act subpoenas to Fannie Mae and Freddie Mac seeking information on the mortgage loans the companies purchased from banks, including Washington Mutual. The subpoenas also sought information on the due diligence practices of Fannie Mae and Freddie Mac, and their valuations of appraisals.

On March 3, 2008, apparently to avoid the filing of a lawsuit against them for breach of their duty to use due diligence to validate appraised values, Fannie Mae and Freddie Mac and their federal regulator, the Office of Federal Housing Enterprise Oversight (OFHEO), entered into cooperation agreements with Cuomo. In these agreements, Fannie and Freddie promised to implement a new Home Valuation Code of Conduct (HVCC) on all loans they would purchase after December 31, 2008.

### The original HVCC stated that:

- Mortgage Brokers, REALTORS®, and borrowers are prohibited from selecting appraisers;
- Lenders are prohibited from using "in-house" staff appraisers to conduct initial appraisals; and
- Lenders are prohibited from using appraisal management companies (AMC) that they own or control.

### The HVCC was later modified to take effect on May 1, 2009 with the following changes:

- A lender may now rely on appraisals performed by a lender's in-house appraisal staff.
- The lender's ownership of or affiliation with an appraisal management company (AMC) is no longer restricted.

The California Association of Mortgage Brokers (CAMB) argues that this new arrangement is anti-small business, anti-competitive, and anti-consumer. They contend that the HVCC is anti-small business in that it forces independent appraisers to either join the staffs of lender-owned appraisal management companies or leave the industry. If they choose to join the lender's staff, they do so at reduced pay and must travel larger distances into unknown areas to get assignments. Auction processes have recently surfaced where an appraiser must bid on appraisal assignments - lowest bid wins.

CAMB further contends that even though the appraiser makes less, the new appraisal paradigm will cost the consumer up to 200% more. Turnaround times will be extended and values will be suspect based on appraisals completed by out-of-town appraisers who cannot spend too much time on any single appraisal in order to achieve profitable volumes. Consumers may also end up spending more on the loan itself through reduced competition, as a mortgage broker's ability to make banks compete for the loan will be diminished.

CAMB indicates that a broker licensed by the California Department of Real Estate has a fiduciary duty to act in the best interest of their client. Part of this duty is to act as a professional shopper when selecting where to place the loan. As one famous mortgage broker advertises "when banks compete, you win."

Today, should a selected lender fail to provide advertised service levels, products and pricing, a broker has the option and responsibility to move the loan to different provider.

Per CAMB, the HVCC thwarts this option by limiting the use of the HVCC appraisal to the lender who has failed to meet expectations.

(Fannie Mae will allow lenders to release control of an appraisal, but lenders have already indicated they don't see transportability as an option.) If there are blatant errors in the HVCC appraisal, a mortgage broker advocating for their client will not be able to contact the appraiser- their requests can only be filtered and diluted through the inefficient AMC. The request for action must then be acted on by persons who have no motivation to respond quickly and professionally to help a would-be home buyer meet strict deadlines. Per CAMB, this process will hinder competition and, at every turn, increase costs to the consumer.

Although the role that fraudulent appraisals played in the current economic crisis is speculative, there is universal agreement that well thought-out change that would help ensure accurate home appraisals is welcome. In response to this issue, this body vetted and approved Senate Bill 223 (Machado) that became law on October 5, 2007. Parts of the HVCC settlement are in direct conflict of this California law. (SB 223 underscores the legality of a broker to directly provide information to an appraiser.)



ED SMITH, JR.

I submit that a backroom deal between the State of New York and Fannie and Freddie may not be the appropriate way for such far-reaching federal policy to be set, especially when those who end up with many of the gains (ability to create added profit by owning appraisals) are the same types of entities who used their size and power to put undue pressure on appraisers in the first place. I urge that the adoption of the HVCC be debated by the representatives of the State of California on behalf of consumers and small business while there may still be an opportunity to push for change where change is needed.

*Ed Smith, Jr. is a certified mortgage planner and broker of record for Ed Smith, Jr. & Associates. He currently serves at the President-Elect for the California Association of Mortgage Brokers and is a past president of the San Diego chapter.*

*The opinions in this column are not necessarily the opinions of the San Diego Association of REALTORS®, the California Association of REALTORS®, or the National Association of REALTORS®.*

## DOUBLE YOUR



## COMMISSION

### Let Cal-Prop Management handle your rental property listing.

Once we get the account rented, we will give YOU the first TWO month's management fee as our "thanks." That's DOUBLE the commission amount that goes into your pocket.

Most important, you will receive our promise in writing to refer your client back to you when it comes time to sell.

Our management fee for a single unit is 6-8% of the monthly rent.



### Call Jasmine Kung

Direct: (858) 926-6822

Office: (858) 483-3534 x25

www.cal-prop.com • License #756126

## ATTENTION AFFILIATES

REALTORS® have the buyers!  
You have the services!  
Advertising in this  
paper is the key!



Call Foley Publications  
800.628.6983





# FORMS REPORT!

Want to know the very latest about changes to both the C.A.R. and SDAR forms libraries? You have come to the right column! There have been a lot of changes in our forms libraries recently with many new and revised C.A.R. Forms released in November 2008, and another release coming in April 2009. I am sure you are all sitting on the edge of your seats waiting to hear about our wonderful new and revised forms, but first let me share some important information.

Last year, leadership at C.A.R. created a committee to thoroughly review the Residential Purchase Agreement (RPA-CA). This committee comprises an elite group of REALTORS®, including our own Kathy Meringer and Ann Throckmorton, both of whom have forgotten more about residential real estate transactions than most of us will ever know! The committee was tasked with reviewing the RPA-CA and updating it as necessary. This update is not intended to be a radical change, rather an incremental improvement. And despite the cumulative centuries of real estate experience the committee members have, your input is not

only desired, but sought after. So, if you think there is something that could be improved in the RPA-CA, please let the committee know by sending your comments to [carforms@car.org](mailto:carforms@car.org). All comments will be reviewed by the committee.

Similarly, if there are other C.A.R. forms for which you have comments, please send your comments to [carforms@car.org](mailto:carforms@car.org) as well. The C.A.R. Standard Forms Advisory Committee (SFAC) meets at least three times a year to review member input on our forms library. Your comments and suggestions are always appreciated, and are the basis for improvements to the forms we work with every day.

One more big piece of news from C.A.R. is an agreement with the American Industrial Real Estate Association (AIREA) to make commercial forms available to REALTORS® through WINForms®. Fifteen "core" AIREA commercial forms called AIREA Essentials™ are available as a WINForms Online® add-on library. This library is available through REBS at an annual cost of \$99, which is a fraction of the cost of full AIREA membership. The availability of these forms will make commercial transactions for REALTORS® much easier.

**You may review in detail all of the November 2008 forms changes by**

**going to the C.A.R. website: [www.car.org/legal/standard-forms/](http://www.car.org/legal/standard-forms/). Here is a quick review of the highlights of the new forms from the November release:**

- A Buyer's Inspection Elections (BIE) form has been introduced: SDAR members will note this form bears a striking resemblance to our own Buyer's Election of Inspections (BEI) which we have been using for some time. The intent of the form is to memorialize the buyer's desires with respect to due diligence inspection of the property.
- Declaration Regarding Real Estate License and Reporting (DLT): This form can be used to confirm the licensing status of another person acting as an agent in a transaction.
- Septic Inspection, Well Inspection, Property Monument and Cost Addendum (SWPI): This form is an addendum to the purchase agreement, and will be helpful to identify who is going to pay for various inspections and tests.

**There were a number of revisions to other forms released in November as well. These include:**

- Contingency for the Sale or Purchase of Other Property (COP): This form was modified to make it more clear when back up offers may be accepted, and when the primary buyer can be asked to remove the contingency for the sale of their home.
- Megan's Law Data Base Disclosure (DBD): Now available on WINForms® only.
- Residential Lease or Month-to-Month Rental Agreement (LR): There is now a check box to prohibit smoking.
- Market Conditions Advisory (MCA): Language was added to inform buyers that a real estate agent cannot predict the effect of distressed property sales on home values.
- Supplementary Statutory and Contractual Disclosures (SSD): Agent signature lines were removed.

**CAR will release quite a number of new and revised forms in April 2009. These forms are not yet posted on the C.A.R. website as the final editing is not yet complete. Look for the following in your WINForms® library soon:**

- New Commercial Forms: Bill of Sale (BOS), Notary Acknowledgement (NA), Confidentiality and Non-Disclosure Agreements (CNDA), Environmental Issues Addendum (EIA), Landlord's Environmental Consent (LEC), Release Agreement (REL), Contract Paragraph Matrix (CPM). If any of these are of interest to you, please check out the CAR website for more information: [www.car.org/legal/standard-forms/](http://www.car.org/legal/standard-forms/).
- New DRE Forms: Advance Fee Agreement for Loan Modification

Services (AFL- DRE), Advance Fee Agreement Instructions (AFI- DRE), and Verified Accounting for Advance Fees (AFVA-DRE). The above will be of interest to agents working on loan modifications or workouts.

**The following are a few of the highlights of what to expect in April. There are quite a few new forms, so I will only provide the highlights here. Expect a more thorough report after the forms are released:**

- Short Sale Cover Letter (SSC): This is one of several new short sale forms coming out. This form can be used to accompany the borrower's financial statements and broker marketing report when submitted to the lender.
- Loan Broker-Sales Broker Disclosure (LSD – really!): New law requires a broker to disclose within 24 hours if the broker is acting in the capacity of both a loan broker and sales broker.
- Request for Repairs (RR): Changed to allow for the possibility of both a credit and repairs to be completed.

**Finally, on the outside chance anybody is still reading, a number of the SDAR Standard Forms have been adopted by C.A.R. and as a result, the SDAR forms will no longer be required. The following forms will be deleted from the SDAR forms library with the April forms release:**

- C.A.R. form "Buyer's Inspection Elections" (BIE) will replace SDAR Form "Buyer's Election of Inspections" (BEI). Note that this form has already been deleted from the SDAR Forms library because the BIE was released by C.A.R. in November 2008. The SDAR BEI is a bit more comprehensive and remains available on the SDAR website for member use.
- C.A.R. form "Qualified Substitute Declaration of Possession of Transferor's Affidavit of Nonforeign Status" (QS) will replace SDAR Forms FIRPTA-B and FIRPTA-S.
- C.A.R. forms Notice to Buyer to Perform (NBP) and Notice to Seller to Perform (NSP) will replace SDAR Forms Notice to Buyer to Perform (NOBP) and Notice to Seller to Perform (NOSP).

Keep those comments and suggestions coming! Comments on C.A.R. forms should be sent to [carforms@car.org](mailto:carforms@car.org), and comments or suggestions on SDAR forms should be sent to Kate Speir, SDAR's Director of Risk Management at [kspeir@sdar.com](mailto:kspeir@sdar.com).

*David Gillingham is a member of the SDAR Risk Management Committee and serves as a Director for the California Association of REALTORS®.*

## LEGENDS

*Escrow Services inc.™*

INDEPENDENTLY OWNED AND OPERATED

SALES, REFINANCE, COMMERCIAL,  
1031 EXCHANGES, REO & SHORT SALES.

### San Diego Escrow Team

Diane Whiteley, President/Owner  
Michel Lark, Escrow Officer  
Dee Goodrich, Escrow Officer  
Edward Andersen, Escrow Officer  
Tony Maturani, Account Executive

### Rancho Bernardo Escrow Team

Vickie Everly, Escrow Officer/Manager  
Voncile Carter, Certified Senior-Escrow Officer  
Kathy Saint, Escrow Officer  
Joe Salvatore, Account Executive

### San Diego

8885 Rio San Diego Drive Suite 240  
San Diego, CA 92108  
(619) 688-1585

### Rancho Bernardo

16776 Bernardo Center Drive Suite 108  
San Diego, CA 92128  
(858) 487-6400



SDAR MEMBER

JIM ABBOTT



## DOWNTOWN MARKETING GROUP

Just ten years ago Downtown San Diego was still little more than a promise of a residential community. Just three premium complexes had been completed, all with decidedly mixed results for the developers and the buying public. A handful of REALTORS® called downtown their primary market and few major brokerages saw the tsunami of business soon to come.

On Thursday, September 6, 2001, Caryl Iseman (2009 SDAR Board of Directors member) and I co-chaired the first meeting of the San Diego Association of REALTORS® Downtown Marketing Group. In advance of the meeting, we called every agent who had an active listing downtown. We called every office manager in and around downtown. We notified title, escrow and lender affiliates, and with much anticipation, gaveled open the first session. Counting Caryl and me, four people showed up....an inauspicious start to be sure!

Five days later on that dreadful Tuesday morning, the global tragedy of 9/11 brought the vulnerabilities of high-rise construction center stage. 48 hours later our new group met again, this time with a surprisingly large turnout. The solemnity of the moment when we opened the meeting with silence for those lost on 9/11 remains one of my most poignant career memories.

The tragedy gave understandable pause to our clients living and about to live downtown. Consideration of our immediate area as a major military operation added to speculation that Downtown San Diego would be a logical target. We saw armed military police standing guard at federal buildings and the Coronado Bay Bridge. Our work in promoting Downtown San Diego had been made immeasurably more difficult.

But, trained as we are to be dogged in our pursuits, our group soldiered on. Each week our meetings grew in size. Attendance now routinely exceeds 125. Caryl and I were able to procure free meeting space for the group through the largesse of the Center City Development Corporation (CCDC), the city's redevelopment agency. Through the generosity of industry partners, we have provided free breakfast and coffee for each weekly meeting for the past 7.5 years.

There are no fees to join, no fees to pitch properties, and all SDAR members and affiliates are welcome. Our meetings seldom last more than 25 minutes and are followed by a great walking caravan, during which you will see the remarkable community crafted by the amazing combination of city leaders, redevelopment staff, developers and, yes, REALTORS®.

The SDAR Downtown Marketing Group meets each Thursday morning at 9:00 a.m. at the CCDC's Information Center in Horton Plaza. Please visit SDAR's Caravan webpage for more information.

*Jim Abbott is a longtime SDAR member and the Broker/Owner of ARG Abbott Realty Group.*

**Commission Advances...  
#1 in the Nation!**



**Good cash flow is good business.  
No cash and you're out of business.**

Convert your earned but unsettled commission to CASH and accelerate your business. Commission Express offers an easy and confidential application process, a quick response and no credit check. The National Association of REALTORS® endorses commission advances. Commission Express is a tool to give the real estate professional the extra edge in a competitive market. For further information, contact Commission Express.

**COMMI\$SION EXPRESS®**

5752 Oberlin Drive, Suite 106  
San Diego, CA 92121  
Member: SDAR, CAR

www.ce-sd.com  
Toll Free (888) 807-0915  
Voice (858) 952-5716  
Fax (858) 952-5680

#### Commission Express Offers:

- Personal service
- Easy online application (www.ce-sd.com)
- No accounts to open or passwords to remember
- No accounts fees or application costs
- No personal financial statements
- No credit reports
- No co-signers
- Frequent use is not discouraged
- 30 day grace period
- Locally owned and operated

## Protect yourself

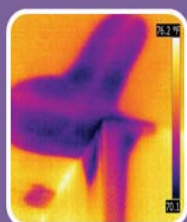
*And your clients*

## With the best inspection services available



### Computer-Generated Reports

Detailed, easy-to-read report covers hundreds of inspected items. The reports are delivered immediately via e-mail or printed on-site.



### Infrared Thermal Imaging

Detect leaks and moisture that might otherwise go undetected. Many bank-owned houses are freshly painted. We find leaks that other inspectors can't.



### Energy Efficiency Reports

An optional report that evaluates the efficiency of the house and recommends upgrades. Includes rebate and tax incentive information.

- Staffed office available to answer your calls – *No phone tag!*
- On-line scheduling – Book inspections at your convenience.
- Multiple inspectors – We can perform inspections on short notice.
- Infrared Thermal Imaging with every inspection.
- E&O insurance that covers referring agents.
- Energy Efficiency Reports available which include rebate info.
- Computer generated reports with color photos delivered on-site and electronically via e-mail to all parties.

## Reports Delivered On-Site!



**The San Diego Real Estate  
Inspection Company**

The San Diego Real Estate Inspection Company is one of San Diego County's largest. We have the technology and experience to provide you and your clients with the best reports available.

All of our inspectors are highly trained, prompt, and friendly. And we are the only company in San Diego that includes Infrared Thermal Imaging with every inspection – *at no additional charge.*

With all of the bank-owned properties on the market – and no disclosures – you need to protect yourself and your clients. We check hundreds of items with state-of-the-art test equipment.

Our reports are computer generated on-site. Reports include photographs and detailed descriptions.

Provide your clients with the best inspections available.

*Try us on your next transaction!*

**Call: (888) 494-5150  
or schedule online:  
www.SDinspections.com**



MARCH STATISTICS DETACHED HOMES

		Current Year - 2009						Previous Year - 2008					
		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	11	43	56	84	\$430,000	\$405,000	13	30	105	118	\$516,000	\$562,500
91902	Bonita	13	32	74	66	\$415,000	\$425,000	5	14	137	95	\$515,000	\$549,950
91905	Boulevard	1	1	440	440	\$165,000	\$165,000	1	3	167	111	\$230,000	\$230,000
91906	Campo	3	15	34	114	\$159,990	\$162,000	2	4	68	54	\$225,000	\$245,000
91910	Chula Vista	32	90	65	62	\$266,125	\$304,620	18	69	55	81	\$367,500	\$409,000
91911	Chula Vista	28	113	54	70	\$245,250	\$275,000	21	67	56	66	\$360,000	\$362,000
91913	Chula Vista	41	130	87	72	\$385,000	\$387,500	18	64	79	85	\$404,000	\$439,500
91914	Chula Vista	26	71	59	70	\$453,500	\$500,000	12	25	88	114	\$612,500	\$620,000
91915	Chula Vista	43	120	73	77	\$370,000	\$360,000	25	59	81	100	\$405,000	\$435,000
91916	Descanso	1	3	140	103	\$310,000	\$264,000	2	4	150	117	\$129,463	\$211,500
91917	Dulzura	0	1	0	46	\$0	\$200,000	0	0	0	0	\$0	\$0
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91932	Imperial Beach	6	16	166	132	\$265,000	\$272,000	7	15	42	54	\$360,000	\$380,000
91934	Jacumba	0	4	0	37	\$0	\$53,450	0	2	0	67	\$0	\$92,450
91935	Jamul	5	9	104	82	\$500,000	\$500,000	6	11	113	124	\$739,525	\$718,000
91941	La Mesa	26	68	76	77	\$350,000	\$350,000	18	55	94	78	\$444,500	\$449,000
91942	La Mesa	11	30	54	52	\$315,000	\$340,000	4	14	18	45	\$390,500	\$400,500
91945	Lemon Grove	31	64	70	66	\$230,000	\$230,000	7	23	81	85	\$325,000	\$325,000
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91950	National City	20	69	73	65	\$156,500	\$189,000	8	22	93	96	\$340,500	\$320,000
91962	Pine Valley	0	4	0	172	\$0	\$185,950	2	3	90	109	\$405,000	\$375,000
91963	Potrero	0	2	0	62	\$0	\$204,000	0	0	0	0	\$0	\$0
91977	Spring Valley	62	163	73	68	\$219,950	\$233,000	22	68	71	70	\$309,500	\$309,950
91978	Spring Valley	6	18	81	83	\$404,950	\$364,950	4	10	87	65	\$387,200	\$413,500
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92003	Bonsall	2	7	80	102	\$518,750	\$490,000	1	3	27	82	\$369,000	\$425,000
92004	Borrego Springs	3	10	195	243	\$162,000	\$156,000	2	7	240	149	\$300,000	\$409,900
92007	Cardiff By The Sea	3	6	45	99	\$850,000	\$777,500	1	11	6	54	\$1,150,000	\$1,145,000
92008	Carlsbad	7	22	27	68	\$580,000	\$530,000	13	27	82	77	\$649,900	\$650,000
92009	Carlsbad	23	57	56	78	\$645,000	\$610,000	15	49	55	79	\$790,000	\$760,742
92010	Carlsbad	3	14	47	102	\$475,000	\$490,000	4	14	88	81	\$545,000	\$550,000
92011	Carlsbad	10	28	136	98	\$740,000	\$734,000	17	44	80	73	\$745,000	\$742,500
92014	Del Mar	7	20	104	94	\$1,800,000	\$1,665,000	10	20	86	96	\$1,623,750	\$1,716,250
92019	El Cajon	26	63	71	63	\$385,000	\$350,000	17	51	85	85	\$485,000	\$475,000
92020	El Cajon	23	61	74	81	\$358,000	\$290,000	18	41	54	70	\$355,000	\$369,000
92021	El Cajon	26	73	62	81	\$280,000	\$295,000	19	42	87	84	\$375,000	\$374,938
92024	Encinitas	18	61	41	66	\$615,000	\$610,000	24	69	64	84	\$807,500	\$900,000
92025	Escondido	34	85	78	79	\$235,000	\$229,000	17	34	90	98	\$407,000	\$390,000
92026	Escondido	48	120	75	80	\$286,000	\$279,201	23	52	111	87	\$365,000	\$392,500
92027	Escondido	62	178	83	80	\$233,500	\$235,000	30	83	89	96	\$357,788	\$362,800
92028	Fallbrook	39	92	75	91	\$340,000	\$327,000	17	64	105	102	\$362,000	\$400,000
92029	Escondido	10	27	38	47	\$354,450	\$330,000	9	25	120	125	\$375,000	\$467,000
92036	Julian	4	8	134	134	\$176,450	\$176,450	1	5	0	159	\$560,000	\$355,000
92037	La Jolla	12	37	114	103	\$1,372,500	\$1,500,000	17	43	102	114	\$2,400,000	\$2,000,000
92040	Lakeside	16	51	41	71	\$347,500	\$306,000	8	35	89	87	\$402,500	\$395,000
92054	Oceanside	8	44	65	77	\$317,450	\$271,000	20	57	87	85	\$452,500	\$425,000
92056	Oceanside	38	117	52	63	\$323,500	\$318,000	25	64	87	78	\$410,000	\$390,000
92057	Oceanside	54	152	61	64	\$315,000	\$292,500	38	102	93	86	\$362,000	\$395,000
92058	Oceanside	16	34	71	66	\$249,925	\$306,000	0	0	0	0	\$0	\$0
92059	Pala	0	1	0	344	\$0	\$640,000	0	0	0	0	\$0	\$0
92060	Palomar Mountain	2	3	370	399	\$109,250	\$125,000	0	1	0	4	\$0	\$260,000
92061	Pauma Valley	3	5	74	74	\$275,000	\$275,000	1	1	249	249	\$459,900	\$459,900

		Current Year - 2009						Previous Year - 2008					
		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
92064	Poway	28	73	83	64	\$420,000	\$425,000	19	61	79	70	\$552,962	\$551,000
92065	Ramona	29	78	90	98	\$340,000	\$329,000	17	46	113	114	\$385,000	\$412,500
92066	Ranchita	2	2	75	75	\$120,000	\$120,000	0	0	0	0	\$0	\$0
92067	Rancho Santa Fe	9	16	107	127	\$3,425,000	\$3,062,500	17	32	107	120	\$2,500,000	\$2,600,000
92068	San Luis Rey	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92069	San Marcos	37	94	89	74	\$369,900	\$327,000	21	52	61	76	\$391,000	\$414,450
92070	Santa Ysabel	1	1	16	16	\$440,000	\$440,000	0	1	0	367	\$0	\$250,000
92071	Santee	21	70	66	77	\$287,000	\$310,453	18	57	43	62	\$385,000	\$365,000
92075	Solana Beach	2	9	75	107	\$1,383,750	\$1,300,000	6	13	106	67	\$1,630,000	\$1,400,000
92078	San Marcos	41	101	88	79	\$479,900	\$480,000	15	67	65	86	\$530,000	\$550,000
92081	Vista	26	50	96	83	\$347,000	\$360,000	8	37	124	94	\$450,000	\$437,500
92082	Valley Center	12	32	107	92	\$404,500	\$389,000	7	23	49	106	\$484,900	\$575,000
92083	Vista	24	73	104	70	\$237,500	\$228,000	9	32	77	105	\$358,000	\$347,000
92084	Vista	25	69	73	80	\$290,000	\$270,000	23	57	77	84	\$390,000	\$425,000
92086	Warner Springs	0	0	0	0	\$0	\$0	1	3	395	232	\$592,000	\$130,000
92091	Rancho Santa Fe	1	3	518	257	\$1,750,000	\$1,750,000	0	3	0	40	\$0	\$2,630,000
92093	La Jolla	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92101	San Diego Downtown	0	1	0	71	\$0	\$480,000	0	2	0	38	\$0	\$563,000
92102	San Diego	18	45	56	65	\$152,500	\$160,000	5	12	79	66	\$375,000	\$313,250
92103	Mission Hills	10	24	63	70	\$542,500	\$548,125	10	24	97	81	\$605,000	\$605,000
92104	North Park	14	28	75	87	\$313,450	\$405,000	6	36	72	75	\$502,500	\$449,500
92105	East San Diego	28	81	61	62	\$192,500	\$190,000	6	24	78	85	\$309,000	\$289,375
92106	Point Loma	6	22	96	93	\$770,000	\$778,500	7	15	102	84	\$729,000	\$751,750
92107	Ocean Beach	4	15	63	66	\$640,000	\$652,500	3	21	47	47	\$565,000	\$830,000
92108	Mission Valley	0	1	0	14	\$0	\$110,000	0	0	0	0	\$0	\$0
92109	Pacific Beach	8	21	106	98	\$732,500	\$740,000	10	27	47	54	\$880,000	\$782,295
92110	Old Town SD	4	11	53	87	\$515,000	\$488,000	7	18	91	65	\$508,000	\$545,000
92111	Linda Vista	11	26	89	78	\$360,000	\$360,000	11	28	74	76	\$425,000	\$430,000
92113	Logan Heights	19	56	63	57	\$150,000	\$147,000	2	9	86	80	\$260,000	\$300,000
92114	Encanto	73	200	67	68	\$196,500	\$190,000	27	71	82	87	\$265,000	\$266,000
92115	College Grove	21	61	58	67	\$313,900	\$313,900	18	52	52	61	\$351,450	\$364,500
92116	Normal Heights	9	31	65	53	\$390,000	\$355,000	13	39	57	72	\$462,000	\$475,000
92117	Clairemont Mesa	26	69	80	57	\$357,500	\$365,000	22	46	89	72	\$431,443	\$446,350
92118	Coronado	8	17	141	155	\$1,610,000	\$1,170,000	4	9	71	89	\$1,632,500	\$1,615,000
92119	San Carlos	8	27	75	76	\$416,500	\$410,000	11	26	71	73	\$410,000	\$409,203
92120	Del Cerro	15	28	43	49	\$440,000	\$432,500	9	28	91	74	\$575,550	\$565,000
92121	Sorrento	1	3	35	27	\$775,000	\$725,000	0	3	0	61	\$0	\$725,000
92122	University City	9	19	75	63	\$554,900	\$554,900	6	17	55	51	\$589,450	\$680,000
92123	Serra Mesa	9	24	43	64	\$400,000	\$374,000	5	24	66	73	\$460,000	\$432,500
92124	Tierrasanta	10	28	84	78	\$502,500	\$502,500	6	13	46	59	\$505,500	\$525,000
92126	Mira Mesa	29	81	45	59	\$348,000	\$360,000	27	73	99	87	\$410,000	\$410,000
92127	Rancho Bernardo	22	68	87	76	\$700,000	\$680,000	22	64	73	75	\$707,500	\$776,500
92128	Rancho Bernardo	28	82	56	64	\$509,000	\$510,000	30	66	54	56	\$560,000	\$562,500
92129	Rancho Penasquitos	21	52	73	69	\$525,000	\$537,500	10	41	68	78	\$577,500	\$628,000
92130	Carmel Valley	20	59	55	69	\$943,000	\$870,000	17	67	49	55	\$988,000	\$960,000
92131	Scrapps Miramar	11	38	86	63	\$630,000	\$605,000	19	44	68	71	\$747,000	\$735,000
92139	Paradise Hills	27	62	81	69	\$235,000	\$243,000	5	15	98	93	\$295,000	\$298,500
92145	Miramar	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92154	Otay Mesa	66	154	87	86	\$258,500	\$310,000	23	58	61	65	\$375,000	\$375,000
92155	Amphibious Base	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92161	La Jolla	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92173	San Ysidro	15	37	70	73	\$255,000	\$260,000	2	8	164	88	\$360,000	\$360,000

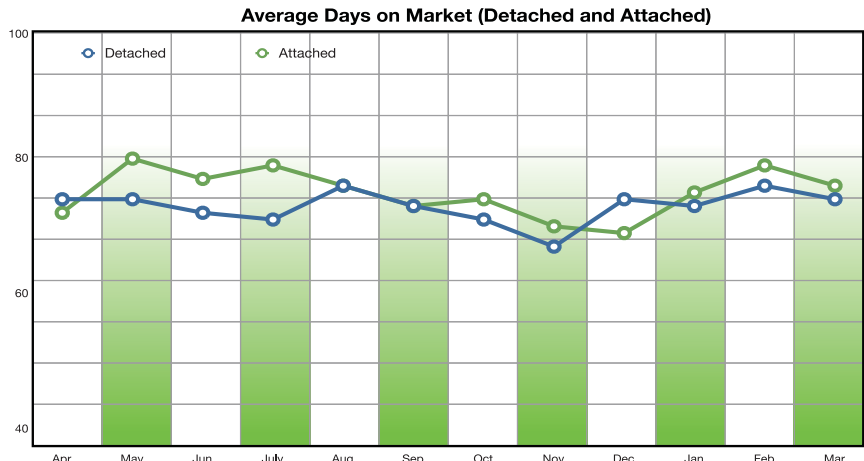
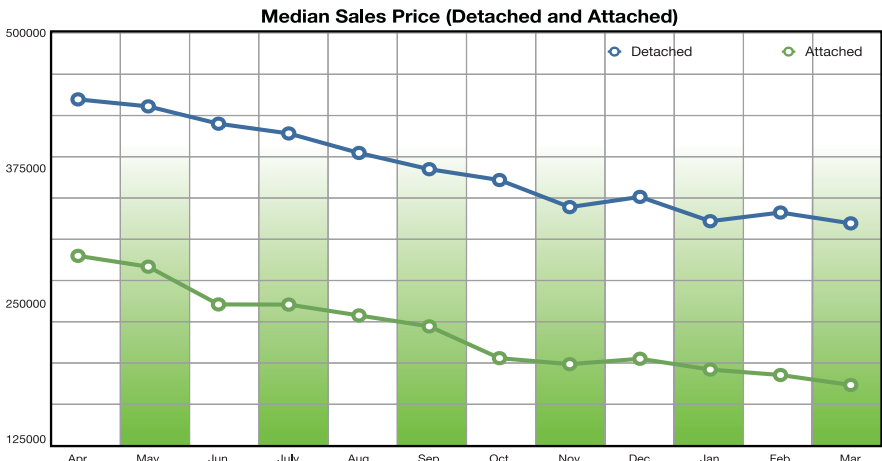
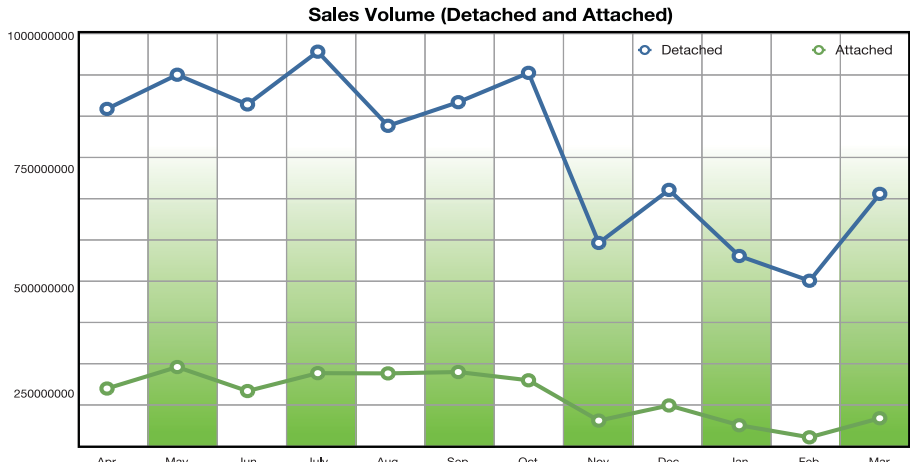
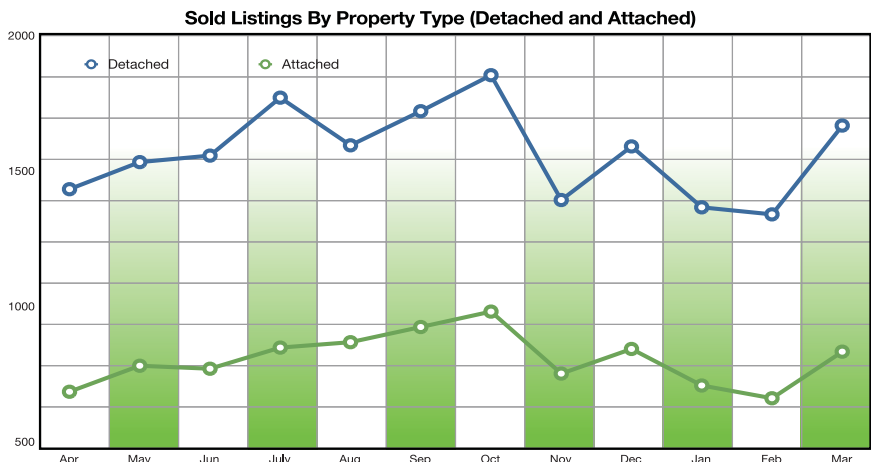


MARCH STATISTICS ATTACHED HOMES

		Current Year - 2009						Previous Year - 2008					
		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	1	3	56	41	\$155,000	\$170,000	0	2	0	42	\$0	\$219,500
91902	Bonita	4	11	30	49	\$165,000	\$160,000	1	4	97	186	\$267,000	\$298,500
91905	Boulevard	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91906	Campo	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91910	Chula Vista	14	44	100	93	\$130,000	\$158,000	10	24	63	100	\$237,950	\$252,500
91911	Chula Vista	27	70	63	66	\$121,950	\$125,000	12	22	81	78	\$191,000	\$195,000
91913	Chula Vista	29	69	64	82	\$210,000	\$210,000	14	28	114	108	\$300,000	\$299,500
91914	Chula Vista	12	32	42	54	\$222,500	\$220,563	6	11	75	68	\$295,000	\$290,000
91915	Chula Vista	11	42	64	70	\$220,000	\$228,950	7	24	72	94	\$270,000	\$294,000
91916	Descanso	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91917	Dulzura	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91932	Imperial Beach	7	14	139	99	\$275,000	\$274,500	3	10	39	113	\$308,000	\$264,500
91934	Jacumba	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91935	Jamul	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91941	La Mesa	5	14	79	91	\$160,000	\$163,000	1	9	67	72	\$229,000	\$229,000
91942	La Mesa	4	16	27	82	\$209,450	\$215,000	6	13	91	77	\$258,000	\$250,000
91945	Lemon Grove	3	9	71	106	\$103,500	\$103,500	4	6	42	46	\$177,450	\$180,000
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91950	National City	8	23	85	109	\$85,950	\$105,000	2	3	24	47	\$274,000	\$291,674
91962	Pine Valley	0	0	0	0	\$0	\$0	0	1	0	36	\$0	\$70,000
91963	Potrero	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91977	Spring Valley	8	33	93	78	\$103,500	\$115,000	6	18	50	98	\$183,500	\$192,000
91978	Spring Valley	3	7	192	136	\$126,250	\$126,250	3	4	113	113	\$165,000	\$168,000
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92003	Bonsall	4	9	178	111	\$107,500	\$110,000	1	4	158	96	\$204,000	\$226,950
92004	Borrego Springs	1	1	123	123	\$96,000	\$96,000	1	2	243	181	\$185,000	\$228,750
92007	Cardiff By The Sea	2	9	41	60	\$332,750	\$390,500	6	12	89	99	\$475,500	\$412,500
92008	Carlsbad	8	15	56	80	\$299,000	\$375,000	4	15	85	98	\$532,450	\$450,000
92009	Carlsbad	12	39	115	103	\$303,500	\$290,000	9	32	117	88	\$400,000	\$352,500
92010	Carlsbad	3	13	58	66	\$347,000	\$335,000	5	13	88	67	\$330,000	\$389,000
92011	Carlsbad	5	13	40	25	\$369,000	\$375,000	5	9	94	84	\$515,000	\$514,000
92014	Del Mar	2	6	73	79	\$559,250	\$867,500	3	10	193	120	\$362,000	\$900,000
92019	El Cajon	12	49	115	68	\$156,500	\$182,500	9	28	64	78	\$228,000	\$228,700
92020	El Cajon	22	60	58	70	\$88,000	\$92,500	7	18	61	94	\$150,000	\$159,950
92021	El Cajon	16	50	77	74	\$91,500	\$117,000	7	21	127	86	\$175,000	\$175,000
92024	Encinitas	13	25	52	55	\$367,000	\$367,000	8	25	65	66	\$334,950	\$421,000
92025	Escondido	10	32	72	74	\$91,950	\$102,500	4	17	72	98	\$360,000	\$180,000
92026	Escondido	17	44	80	67	\$113,000	\$109,950	8	16	79	67	\$194,000	\$205,000
92027	Escondido	11	33	82	63	\$70,000	\$89,000	3	13	39	57	\$190,000	\$190,000
92028	Fallbrook	2	4	48	70	\$161,950	\$161,950	0	2	0	61	\$0	\$287,000
92029	Escondido	0	3	0	116	\$0	\$250,000	2	3	104	93	\$252,000	\$222,000
92036	Julian	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92037	La Jolla	17	43	74	92	\$412,000	\$513,000	16	55	114	112	\$735,000	\$650,000
92040	Lakeside	8	22	90	80	\$89,450	\$97,500	5	13	113	114	\$135,000	\$135,000
92054	Oceanside	10	23	70	99	\$138,750	\$140,000	10	28	84	89	\$237,450	\$317,450
92056	Oceanside	17	56	93	70	\$190,000	\$170,000	9	32	98	101	\$245,000	\$250,000
92057	Oceanside	30	86	77	76	\$119,100	\$125,000	8	34	87	80	\$251,450	\$217,000
92058	Oceanside	6	18	73	66	\$148,500	\$164,000	0	0	0	0	\$0	\$0
92059	Paia	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92060	Palomar Mountain	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92061	Pauma Valley	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0

		Current Year - 2009						Previous Year - 2008					
		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
92064	Poway	2	8	102	58	\$259,000	\$184,925	1	11	276	123	\$360,000	\$332,450
92065	Ramona	8	13	150	183	\$153,000	\$142,000	1	1	181	181	\$238,000	\$238,000
92066	Ranchita	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92067	Rancho Santa Fe	1	1	164	164	\$1,050,000	\$1,050,000	1	1	78	78	\$480,000	\$480,000
92068	San Luis Rey	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92069	San Marcos	14	39	117	95	\$148,500	\$147,000	5	13	46	58	\$292,000	\$235,000
92070	Santa Ysabel	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92071	Santee	12	55	86	84	\$182,750	\$191,000	10	23	78	75	\$190,000	\$195,000
92075	Solana Beach	4	15	73	95	\$557,500	\$570,000	7	17	94	106	\$579,500	\$579,500
92078	San Marcos	16	38	97	78	\$222,000	\$236,000	15	32	81	90	\$330,000	\$330,000
92081	Vista	2	7	84	82	\$179,000	\$160,000	1	6	117	123	\$300,000	\$275,250
92082	Valley Center	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92083	Vista	5	12	77	79	\$145,000	\$146,250	3	9	91	95	\$190,000	\$203,000
92084	Vista	6	14	59	59	\$126,000	\$129,000	1	4	209	110	\$125,000	\$211,500
92086	Warner Springs	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92091	Rancho Santa Fe	2	3	92	89	\$528,785	\$537,500	0	1	0	96	\$0	\$630,000
92093	La Jolla	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92101	San Diego Downtown	38	141	59	70	\$318,000	\$375,000	41	123	66	81	\$495,000	\$500,000
92102	San Diego	11	19	61	51	\$100,000	\$105,000	4	15	169	117	\$309,500	\$310,000
92103	Mission Hills	9	35	99	114	\$330,000	\$339,000	14	42	98	96	\$382,500	\$427,500
92104	North Park	12	27	85	76	\$172,500	\$183,701	7	42	68	80	\$230,000	\$246,400
92105	East San Diego	14	43	63	75	\$77,500	\$80,000	8	21	101	99	\$107,500	\$145,000
92106	Point Loma	2	9	8	86	\$1,012,500	\$603,000	1	4	17	57	\$425,000	\$312,500
92107	Ocean Beach	3	11	189	102	\$425,000	\$285,000	6	13	68	69	\$375,000	\$350,000
92108	Mission Valley	14	46	66	71	\$153,500	\$199,950	18	46	80	71	\$235,000	\$215,000
92109	Pacific Beach	14	39	62	62	\$403,500	\$415,000	7	30	29	86	\$329,000	\$519,500
92110	Old Town SD	11	24	64	85	\$242,000	\$253,500	8	20	47	71	\$287,950	\$287,950
92111	Linda Vista	12	31	51	81	\$257,500	\$250,000	5	21	124	100	\$290,000	\$300,000
92113	Logan Heights	11	21	98	74	\$75,000	\$77,000	1	2	73	50	\$80,000	\$77,375
92114	Encanto	0	3	0	201	\$0	\$62,000	1	3	68	93	\$299,900	\$255,000
92115	College Grove	22	59	61	73	\$100,250	\$110,000	8	32	85	96	\$180,589	\$173,750
92116	Normal Heights	15	40	71	58	\$146,500	\$120,000	8	27	124	96	\$156,000	\$200,000
92117	Clairemont Mesa	8	22	63	64	\$242,000	\$267,500	4	11	255	134	\$202,450	\$240,000
92118	Coronado	8	13	163	168	\$907,500	\$825,000	8	14	146	130	\$1,755,000	\$1,375,000
92119	San Carlos	4	9	28	52	\$170,000	\$150,000	3	8	103	78	\$182,500	\$196,500
92120	Del Cerro	8	19	89	73	\$162,500	\$163,000	3	10	186	97	\$140,000	\$189,000
92121	Sorrento	2	2	23	23	\$300,000	\$300,000	1	7	18	59	\$340,000	\$395,500
92122	University City	19	45	67	84	\$325,000	\$325,000	13	43	98	75	\$301,000	\$342,000
92123	Serra Mesa	6	28	182	108	\$305,000	\$244,500	2	14	39	65	\$342,500	\$359,950
92124	Tierrasanta	6	13	89	112	\$383,750	\$350,500	6	9	27	51	\$367,500	\$385,000
92126	Mira Mesa	21	53	71	74	\$216,000	\$203,000	19	42	74	73	\$210,000	\$225,000
92127	Rancho Bernardo	11	28	31	67	\$189,000	\$226,500	16	34	85	85	\$348,750	\$282,100
92128	Rancho Bernardo	19	46	76	85	\$285,000	\$269,000	26	60	69	65	\$340,000	\$320,000
92129	Rancho Penasquitos	10	28	100	66	\$217,000	\$202,000	8	27	68	62	\$231,000	\$225,000
92130	Carmel Valley	12	32	84	53	\$410,000	\$402,500	15	46	34	37	\$550,000	\$488,000
92131	Scripps Miramar	12	25	46	51	\$291,000	\$305,000	5	19	97	73	\$355,000	\$350,000
92139	Paradise Hills	27	74	61	65	\$120,000	\$129,500	8	25	124	90	\$185,000	\$240,000
92145	Miramar	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92154	Otay Mesa	31	79	56	59	\$165,000	\$151,000	13	34	73	62	\$218,000	\$255,700
92155	Amphibious Base	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92161	La Jolla	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92173	San Ysidro	8	29	96	76	\$88,750	\$103,500	0	6	0	73	\$0	\$171,500





COMPARATIVE SALES - EXISTING HOMES - MARCH 2009 SAN DIEGO COUNTY

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
1 Total Sales Volume March 2009	\$193,279,767	0.074	22.237	\$692,935,544	3.961	30.118
2 Average Sales Price March 2009	\$231,196	-35.718	-2.912	\$414,683	-34.923	4.577
3 Median* Sales Price March 2009	\$175,750	-41.220	-5.000	\$325,000	-26.130	-2.980
4 Sold Listings March 2009	836	55.680	25.904	1,671	59.751	24.423
5 Average Days on Market March 2009	76	-10.588	-3.797	74	-7.500	-2.632
6 Total Sales Volume March 2008	\$193,137,585			\$666,535,404		
7 Average Sales Price March 2008	\$359,660			\$637,223		
8 Median* Sales Price March 2008	\$299,000			\$440,000		
9 Sold Listings March 2008	537			1,046		
10 Average Days on Market March 2008	85			80		

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
11 Total Sales Volume YTD 2009	\$570,560,087	-0.365		\$1,875,053,876	1.268	
12 Average Sales Price YTD 2009	\$244,038	-33.988		\$409,043	-34.388	
13 Median* Sales Price YTD 2009	\$185,000	-37.280	N/A	\$326,700	-27.400	N/A
14 Sold Listings YTD 2009	2,338	50.936		4,584	54.343	
15 Average Days on Market YTD 2009	76	-9.524		75	-8.537	
16 Total Sales Volume YTD 2008	\$572,649,034			\$1,851,576,676		
17 Average Sales Price YTD 2008	\$369,689			\$623,426		
18 Median* Sales Price YTD 2008	\$295,000			\$450,000		
19 Sold Listings YTD 2008	1,549			2,970		
20 Average Days on Market YTD 2008	84			82		

Copyright 2009 San Diego Association of Realtors. Data for single-family attached and detached home sales through the Multiple Listing Service of Sandicor, Inc. Neither SDAR nor Sandicor guarantees or is responsible for its accuracy. \*The median home price is the price where half of the homes sold for more and half sold for less. It is a more typical price measure than average, which can be skewed high by a relative handful of million-dollar plus transactions.

# 6% BROKER CO-OP

PRICES  
REDUCED!

From the mid \$200,000's

- 1-BR from ..... \$229,900
- 2-BR from ..... \$279,900
- 2 story 2 bedroom..... \$309,900
- 3-BR from ..... \$336,900

## Balboa Ridge Garden Condos with Resort Amenities

Condominium homes offering all of the advantages of new construction:

- Granite slab counters
- Stainless-steel appliances
- Full-sized in-unit washer and dryer
- Air conditioning
- Swimming pools and spa
- High-tech fitness center
- Private, gated community
- Just a stroll away from shopping and restaurants
- Centrally located in Clairemont
- Minutes from Mission Bay, beaches and UTC
- Five-year warranty protection\*\*

\*\$1,000 Visa gift card awarded after close of every escrow in April. Offer expires 4/30/09. See sales representative for details. Prices, specifications, features and details subject to change without prior notice. \*\*One year builders warranty, four year home buyer's warranty from LandAmerica. Sales by Home Builders Marketing Services.

Agent Appreciation:  
A \$1,000 SPENDING  
SPREE ON US!

Offer ends  
April 30, 2009!

Receive a \$1,000  
Spending Spree  
with every sale this month!\*



BalboaRidge.com • 619-857-6148 • 5252 Balboa Arms Drive, San Diego, CA 92117



# NEW LEGISLATION ADDRESSES LEAD HAZARDS IN PRE-1979 HOUSING

By Christopher Lee, City of San Diego Lead Safe Neighborhoods Coordinator

There has been a dramatic reduction in environmental lead levels and blood lead levels since the 1970s, but a growing body of research shows compelling evidence that the harmful health effects of lead occurs at levels much lower than current regulatory standards. The highest health risk is for children less than 6 years of age, as their brains and nervous systems are still developing and are more sensitive to the damaging effects of lead.

Recent medical research indicates children with a blood lead level of 10 micrograms of lead per deciliter (the Center for Disease Control and Preventions current level of concern), have an average intelligence quotient (IQ) loss of 7.3 points. Research in 2008 has shown compelling evidence linking childhood lead poisoning to criminal activity later in life. Lead-based paint, banned for sale in residential housing in February of 1978, is the primary source of lead exposure.

Recent regulatory requirements have been enacted with specific requirements related to housing built prior to 1979. Two of these regulatory requirements are the City of San Diego's Lead Hazard Prevention and Control Ordinance and the EPA's Renovation, Repair and Painting Final Rule (40 CFR 745).

The City of San Diego's Lead Hazard Prevention and Control Ordinance prohibits a lead hazard be created or remain on a property. Deteriorated paint on housing built prior to 1979 that exceeds "de minimis levels" is considered a hazard. De minimis levels are defined as "an area less than: (1) two square feet in any one interior room or space of a dwelling unit or structure; or (2) twenty square feet on an exterior surface; or (3) ten percent of the surface area on any component part, either interior room or space or exterior, with a small surface area such as a window sill, baseboard, or trim." Additionally, any amount of deteriorated paint that is determined by an enforcement official likely to endanger the health of the public or the occupants of a dwelling unit, is also considered a hazard.

Lead-based paint is presumed to exist on housing and structures built prior to 1979, unless documented in a report by a state certified lead-inspector/assessor. Property owners who allow paint deterioration to exceed these levels are in violation of the ordinance.

Much like asbestos, lead-based paint that is intact or not being disturbed is not considered hazardous. Disturbing paint on any building or structure built prior to 1979 without the use of lead-safe work practices is considered a hazard. This is true when doing repairs to correct existing lead hazards, or doing routine maintenance and repairs such as painting, wall repairs, or repair of electrical or plumbing hardware that require dis-

turbing painted surfaces.

In April of 2010, EPA's Renovation, Repair and Painting Final Rule (40 CFR 745) will require that only firms using renovators that have been certified as being trained in lead safe work practices will be allowed to work in homes built prior to 1978. Firms that are in violation of this rule may be subject to penalties up to \$32,500 per-violation per day. The City's ordinance currently requires the use of lead-safe work practice when disturbing painted surfaces in home built prior to 1979. The City currently provides free lead-safe work practice classes, but these classes may only be available for a limited time.

Dust and/or soil contaminated with excessive levels of lead are also considered lead hazards. These are the sources that most children get exposure from. Dust and soil typically get contaminated from deteriorated paint or disturbing paint without using of lead-safe work practices. The dust and soil in turn contaminates items that children commonly place in their mouths. Such items include their hands, toys or other household items. Only state-certified lead inspectors can determine if the levels of lead contamination in soil or dust are hazards. Breathing lead dust (especially during renovations that disturb painted surfaces) is another common means of exposure. Although the new regulatory requirements will reduce the level of exposure for children and adults, you can greatly reduce the level of risk following these basic points.

- Repair any chipping or peeling paint using lead-safe work practices. Notify your landlord of peeling or chipping paint.
- Clean up paint chips immediately.
- Use a mop or sponge with warm water and a general all-purpose cleaner to clean floors, window frames, window sills, and other surfaces weekly.
- Dispose of sponges and mop heads after cleaning dirty or dusty areas.
- Wash children's hands often, especially before they eat and before nap time and bed time.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces.
- Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- Make sure children eat nutritious, low-fat meals high in iron and calcium, such as spinach and dairy products. Children with good diets absorb less lead.

For more information, contact the City of San Diego Lead Safe Neighborhoods Program at (858) 694 7000, or visit their website at [www.lead safeneighborhoods.org](http://www.lead safeneighborhoods.org).

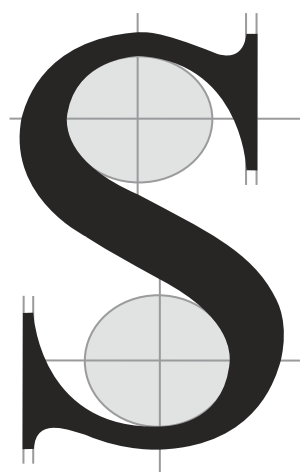


## References

*New England Journal of Medicine* Volume 348:1517-1526, April 17, 2003, Number 16 *Intellectual Impairment in Children with Blood Lead Concentrations below 10 µg per Deciliter* - Richard L. Canfield, Ph.D., Charles R. Henderson, Jr., M.A., Deborah A. Cory-Slechta, Ph.D., Christopher Cox, Ph.D., Todd A. Jusko, B.S., and Bruce P. Lanphear, M.D., M.P.H.

*University of Cincinnati* (2008, May 28). *Childhood Lead Exposure Linked To Criminal Behavior In Adulthood*. ScienceDaily. Retrieved March 23, 2009, from <http://www.sciencedaily.com/releases/2008/05/080527201839.htm>

*Protect Your Family From Lead In Your Home*. United States Environmental Protection Agency EPA747-K-99-001 - June 2003



## SPECTRUM RENOVATIONS

License 700471 | Since 1995

## REO REHAB SPECIALISTS

- Experts at Market Ready Repairs
- Lender Conditions – FHA Requirements
  - Termite Repairs
  - Cracked Slab Repair
  - Mold Remediation
  - Initial Services
- Trashouts – Boardups
  - Fully Insured
- BBB – SDAR Members

[RichardB@SpectrumRenovations.com](mailto:RichardB@SpectrumRenovations.com)

[www.SpectrumRenovations.com](http://www.SpectrumRenovations.com)

office: 858.279.7800

fax: 858.279.3632



## SMART AD STRATEGIES FOR A TOUGH MARKET



**Rather than cut your ad budget, think about how you can do a better job of targeting your message.**

The typical knee-jerk reaction in a down market is to slash advertising and then rebuild it when the market recovers. A more effective technique is to be smarter in how you advertise. Here's some advice from advertising guru Paul Evers, owner of the ad agency TBD in Bend, Ore.

### Target, target

Constantly reevaluate whether advertising in traditional media is still doing the job. "Look at local, regional, and national online news sources," Evers advises. "Consider social media as well. Facebook use is escalating exponentially because it offers affordable regionally targeted advertising programs. Twitter is also very effective.

But be careful in how you advertise on those sites. They were developed for social interaction, and if users feel the sites are being hijacked by advertisers, you'll receive rejection."

### Do a listening tour

You can't be certain of consumers' needs without hearing from them. "Focus groups and surveys are OK for top-of-mind results," but for the most insightful feedback, Evers recommends a strategy called "account planning," which involves conducting research in consumers' environment by gathering small groups of friends in their homes. "Consumers can draw from their surroundings to trigger responses on a more meaningful level," says Evers, who adds that the conversation tends to be more fluid and natural than a traditional off-site focus group. "Friends can build on each other's responses and hold each other accountable for honesty." Account planning can give guidance for new ad messaging and help you learn what types of media consumers use.

### Remember, message first

Even if you run high-visibility ads during the Super Bowl, they'll flop if your message doesn't connect with your target audience. "The key is saying something meaningful to your customers," Evers says. "A lot of advertisers want to focus on what's important to their message, but the way through this economy is to make sure you focus on your customers' needs."

### Avoid price comparisons

"Don't turn your services into commodities by focusing merely on your commission structure or other aspects of your service that are directly comparable to the competition," Evers says. "That creates a dialogue strictly on the money aspects of the proposition. That's got to be part of the mix, but consumers are looking for services and solutions that are deeper than a price proposition." You might tell consumers: "We'll find you a home that's the best value in today's market, and at every stage we'll be there to answer your questions."

### Be sincere.

"Advertising is going from 'tell and sell them' to 'join us on our journey,'" Evers says. "It's more about conveying a higher sense of purpose, communicating the values that drive your brand, and being inclusive, which creates a more meaningful relationship with consumers." For example, Rainmaker Properties in Palo Alto, Calif., publicizes the fact that it donates 10 percent of every commission to a local charity of the client's choosing.

*Reprinted from REALTOR® Magazine Online April 2009 with permission of the NATIONAL ASSOCIATION OF REALTORS®. Copyright 2009. All rights reserved.*



## MD PLUMBERS



## The REALTORS® Choice

### FREE ESTIMATES

Complete Residential & Commercial Service

(858) 456-0595



License #670172

Ask us about billing  
through escrow!



# SOCIAL NETWORKING – WHAT YOU NEED TO KNOW

By Beto Juarez, SDAR Director of Information Technology

Social networking has seen an incredible increase in popularity and usage over the last several years. You have probably heard of MySpace, Facebook, and Twitter. What you may not know is the impact these social networking sites have had on personal and professional networking practices.

To gain a better perspective, here are a few statistics about Facebook:

- Did you know that over 175 million people are actively using Facebook?
- According to those numbers, if Facebook was a country, it would be the 8th most populated in the world.
- These numbers are higher than the population of Japan, Russia and Nigeria. It isn't just college students, or technologists who

are the primary users.

- According to several statistics, the fastest-growing age group is the over-55 crowd. This group represents 9% of users overall.
- The next fastest-growing age bracket is 45-54, or 17% of total users.

These numbers are astonishing given Facebook was established less than 5 years ago. In business and internet terms, this is quite a feat. Some people are predicting the total number of users will reach 200 million by the end of 2009.

So what does this mean to you and why would you want to know about social networking? If you look at the numbers, can you think of a better way to reach out to so many people? Have your best marketing efforts captured 10%, 5%, or even 1% of 175 million?

While social networking sites are a great way to connect with family and friends, it

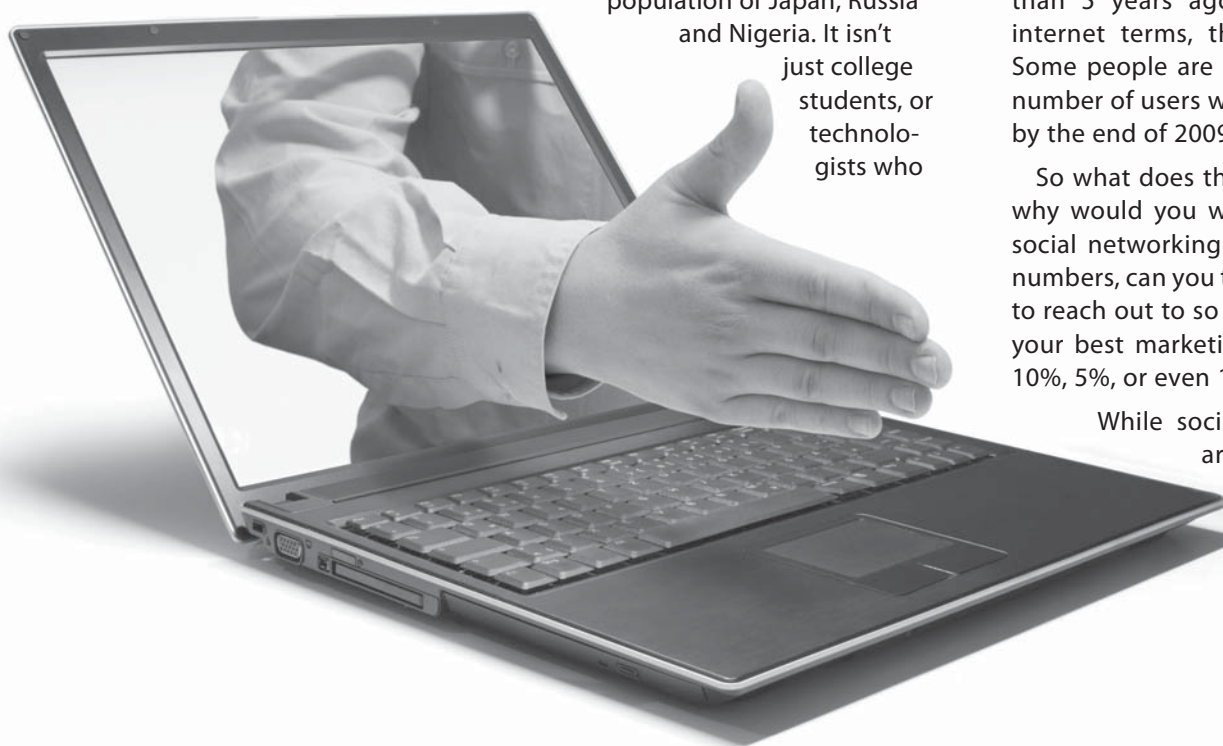
is also a great way to develop your social and professional network. No longer are you restricted to a specific area when trying to expand your business. Geographical barriers are a thing of the past, and the potential to connect with so many people is much more effortless.

Taking advantage of social networking sites, as a tool to increase your business prospects, must be part of your marketing plan. If you have been skeptical or unsure about how and when to sign up for sites such as Facebook, do not wait any longer. Every day you let pass by could be a potential lead. Make it your goal to be that agent who actively participates and becomes an expert in the market. Staying ahead of the game by expanding your online presence will greatly benefit you.

Here's a great way to start: Sign up for your Facebook page today and then visit SDAR's Facebook page and become a "fan."



BETO JUAREZ



**Buyers market, sellers market.  
Either way, it's an  
"I need a REALTOR®" market.**

Right now rates are low and home choices are plentiful. But no matter which way the market is leaning, it's essential to work with a professional. REALTORS® have an objective eye and are experienced in seeing things from both a buyer's and a seller's perspective. Now more than ever, you need a REALTOR® to help you achieve your goals and realize your dreams.

*Every market's different, call a REALTOR® today.*

Ask if your agent is a REALTOR,®

a member of the National  
Association of REALTORS®



©2007 National Association of REALTORS®



## Want your company to be picked by REALTORS®?

Advertise in this Newspaper and be  
seen by thousands of REALTORS®!

To Advertise contact  
Foley Publications 800.628.6983



foley Publications, Inc.



### Windows and Doors

**\$299 Installed\***

**FREE No Pressure In House Estimate!**

\*Pricing includes a vinyl retrofit 4'x 3' window with double pane glass

BBB MEMBER SAN DIEGO ENERGY STAR

westernwindowreplacement.com

**CALL (858) 270-9100**

**Western Window Replacement**

"Because Installation Matters" Since 1992

Lic. 760305



# SEEKING NOMINATIONS FOR 2010 SDAR LEADERSHIP POSITIONS

Winston Churchill once said, “We make a living by what we do, but we make a life by what we give.” How about giving back to the very organization dedicated to helping you make a living? The opportunity to give back to your association is rapidly approaching. By serving as an Officer or on the Board of Directors at SDAR, you can help lead our organization to be the best it can be.

The Nominating Committee is seeking recommendations for 2010 SDAR leadership positions. You may nominate yourself or another person who you feel is qualified to hold an officer or director position. Nominations are due by May 15. Please use the form below or visit [www.sdar.com](http://www.sdar.com) to download the Nomination Form.

The Nominating Committee will be interviewing qualified candidates in late May and early June. Candidate guides will be available online and in the San Diego REALTOR® publication during the month of August. Voting begins on August 24 and ends on September 3.

Even if you don’t plan to run for office, I encourage all members to get involved in our annual elections. Voting is the easiest way to make your voice heard, so be sure to cast your vote in the 2009 Elections!

Sincerely,  
Erik Weichert  
2009 President



## I am interested in running for one of the following positions, or I am recommending the following individual:

### ☐ President-Elect

Requirements: To be eligible for this position, the person must have served as a Director of the Association for a minimum of at least two (2) full calendar years prior to the effective date of office.

### ☐ Vice President

Requirements: To be eligible for this position, the person must have served as a Director of the Association for a minimum of at least two (2) full calendar years prior to the effective date of office.

### ☐ Director

Requirements: To be eligible for the position of Director, the person must have been a REALTOR® member of the Association for a minimum of two (2) full calendar years prior to the effective date of office. The candidate must have served a minimum of two (2) full calendar years as a member of a standing committee, prior to the effective date of office. Any candidate who has served two consecutive two-year terms as Director will not be eligible for another term until at least one year has elapsed.

### Treasurer

In accordance with SDAR’s Bylaws, “The Treasurer shall serve a term of two (2) consecutive years.” Current Treasurer is serving elected term for 2009-2010.

All candidates for office must have completed the quadrennial NAR Ethics requirement. Candidates may be asked to appear before the Nominating Committee for a total of fifteen minutes: five minutes for a personal presentation and ten minutes for questions and answers.

Nominee: \_\_\_\_\_  
Company: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
E-mail: \_\_\_\_\_  
Nominated by: \_\_\_\_\_

Please mail or fax back by Friday, May 15, 2009 • 4845 Ronson Court • San Diego, CA 92111-1803 • Fax: (858) 715-8088 • [www.sdar.com](http://www.sdar.com)

## Seminar Dates:

Call for monthly class dates or to schedule an office presentation.



## Depend on the Experts for 1031 Exchanges

### Have questions regarding the exchange process?

- Need help with:
- Time Requirements
  - What is “like-kind” Property
  - Identification Rules
  - Safety of Exchange Funds

The experienced professionals at Exchange Resources, Inc. can help answer your questions. We specialize in delayed, simultaneous, built-to-suit, reverse and personal property exchange.

\$550 Exchange Fee

Toll Free • 877.799.1031 • [www.exchangeresources.net](http://www.exchangeresources.net)

**Bruce Glaser**  
Vice President





April	Class Name	Time	SDAR	All Others	Credits	Presenter	
22-23	NAR's Green Designation Course (2 Days)	8:30 am – 5:00 pm	\$299	\$349	NA	Bob Hart	April 19 – 30
23	WINForms® Online Lab	9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund	
27	Blogs, Tweets, and Throwing Sheep	12:00 pm – 2:00 pm	\$19	\$25	NA	Jeff Dowler	
28	Contract Essentials	8:00 am – 5:00 pm	\$89	\$105	8CP	Ed Estes, Esq.	
29	First-Time Homebuyer Program Training (held at 303 “H” Street, Chula Vista)	9:00 am – 11:00 am	FREE	FREE	NA	Stacy S. Kurz	
29	Navigating an REO Sale (held at 303 "H" Street, Chula Vista)	1:00 pm – 2:30 pm	\$19	\$25	NA	Erik Weichelt	
29-30	Pricing a Property & The Rules of Marketing (2 Days)	Wed: 9:00 am – 1:00 pm Thurs: 9:00 am – 12:00 pm	\$131	\$141	7CP	Jackie Oliver, Esq.	
May	Class Name	Time	SDAR	All Others	Credits	Presenter	
1	The Art and Science of Negotiation	9:00 am – 12:00 pm	\$19	\$24	NA	Herb Josepher	May 5–18
5	Tempo Personal Preferences & Basics	9:15 am – 11:15 am	FREE	FREE	NA	Sandicor Trainer	
5	Tempo Personal Defaults	12:15 pm – 1:15 pm	FREE	FREE	NA	Sandicor Trainer	
5	Tempo Prospecting with Client Gateway	1:30 pm – 4:30 pm	FREE	FREE	NA	Sandicor Trainer	
6	Compliance and the Office Manager	9:00 am – 12:00 pm	\$24	\$32	NA	Jackie Oliver, Esq.	
7	Effective Negotiating for the Real Estate Professional	9:00 am – 4:00 pm	\$89	\$109	NA	J. Alan Sappenfield	
7	Assisting the First-Time Homebuyer (held at Al Bahr Shrine, Kearny Mesa)	1:00 pm – 4:00 pm	\$39	\$49	NA	TBA	
8	Negotiations	1:00 pm – 5:00 pm	\$45	\$56	NA	Rick Hendlin, Esq.	
11	Tempo CMA's and Add/Edit Listing Maintenance	9:15 am – 11:15 am	FREE	FREE	NA	Sandicor Trainer	
11	Tempo Property Panorama & Broker Caravans/Tours	12:15 pm – 2:15 pm	FREE	FREE	NA	Sandicor Trainer	
11	Tempo Custom Reports	2:30 pm – 4:30 pm	FREE	FREE	NA	Sandicor Trainer	
12	Tempo Realist Tax	9:15 am – 11:15 am	FREE	FREE	NA	Sandicor Trainer	
12	Tempo Revise/Modify Prospect Records	12:15 am – 1:15 pm	FREE	FREE	NA	Sandicor Trainer	
12	Tempo Hot Sheet Reports	1:30 pm – 2:45 pm	FREE	FREE	NA	Sandicor Trainer	
12	Tempo Mobile MLS Access (WAP)	3:00 pm – 4:30 pm	FREE	FREE	NA	Sandicor Trainer	
13	RELAY® Lecture	9:00 am – 12:00 pm	\$5	\$15	NA	Nicole Knapp	
14	RELAY® Lab (Lecture is prerequisite)	9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund	
18	26 Ways to Avoid Lawsuits	9:00 am – 1:00 pm	\$81	\$90	4 CP	David Bright, Esq.	

For easy registration, visit [www.sdar.com](http://www.sdar.com) or call (858) 715-8040.



**BEST-RATE**  
Repair Company, Inc.

Free Estimates  
Fully Insured  
Escrow Billing  
All Work Guaranteed  
License #700811

Wood & Home Repair  
Beyond Compare!

- Decks
- Balconies
- Termite Damage
- Health & Safety
- Door Jambs
- Foundation Repair
- Stairs
- Sub Areas
- Section I & II
- Clean-Out

(619) 229-0116  
[www.Best-Rate-Repair.com](http://www.Best-Rate-Repair.com)



**Do Your Clients Remember You?**



Your Photo  
Best Realtor

Loyal Client  
123 Main Street  
San Diego, CA 92000

**Stay in touch every month!**

**Marketing Brochures for Real Estate Agents**

Keep your name and face in mind! VIVID's brochures are not invasive like a sales call and much more effective than an email ad that can be thrown out before it is even read. They are fun, general interest, monthly reminders that if the recipient is looking to buy or sell a home, or knows someone who is, **YOU are the agent to call.** (And your number is right on hand!)

**Call or email and we'll send you samples. Let us help you make 2009 your best year ever!**



**VIVID Digital Design**  
858-581-6067 • [vivid12@aol.com](mailto:vivid12@aol.com)

APRIL 2009

The San Diego REALTOR®

15



MAY 2009 CALENDAR OF EVENTS

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<b>“Everyday Heroes” Golf Tournament &amp; Dinner</b> <b>Friday, May 29, 12:00 – 8:00 p.m. Carmel Mountain Ranch Country Club</b> Benefiting the SDAR Ambassadors Foundation “Everyday Heroes” program, which helps San Diego Police Officers become homeowners. <b>For more information and to register, visit <a href="http://www.sdar.com">www.sdar.com</a></b>					GRI: Environmental Concerns, Construction Overview & Land Use 8:00 a.m. – 5:00 p.m.  The Art & Science of Negotiation 9:00 a.m. – 12:00 p.m.	<b>1</b>  <b>2</b> One-Day Prep Course 8:30 a.m. – 5:00 p.m.
<b>“Real Estate Today” on AM 600 KOGO</b> <b>3</b> 9:00 a.m. – 10:00 a.m.	<b>New Member Orientation*</b> <b>4</b> 8:30 a.m. – 5:00 p.m. (National University)	<b>REIE Exchangers</b> <b>5</b> 8:30 a.m. – 11:00 a.m.  <b>Tempo Basics &amp; Preferences</b> 9:15 a.m. – 11:15 a.m.  <b>Tempo Personal Defaults</b> 12:15 p.m. – 1:15 p.m.  <b>Prospecting w/Client Gateway</b> 1:30 p.m. – 4:30 p.m.	<b>Compliance &amp; The Office Manager</b> <b>6</b> 9:00 a.m. – 12:00 p.m.	<b>Effective Negotiating for the Real Estate Professional</b> <b>7</b> 9:00 a.m. – 4:00 p.m.  <b>Assisting the First-Time Home Buyer*</b> 1:00 p.m. – 4:00 p.m. (at Al Bahr Shrine, Kearny Mesa)	<b>Negotiations</b> <b>8</b> 1:00 p.m. – 5:00 p.m.	<b>9</b>
<b>“Real Estate Today” on AM 600 KOGO</b> <b>10</b> 9:00 a.m. – 10:00 a.m.	<b>CMA's and Add/Edit Listing Maintenance</b> <b>11</b> 9:15 a.m. – 11:15 a.m.  <b>Property Panorama and Broker Caravan/Tours</b> 12:15 p.m. – 2:15 p.m.  <b>Tempo Custom Reports</b> 2:30 p.m. – 4:30 p.m.	<b>REIE Exchangers</b> <b>12</b> 8:30 a.m. – 11:00 a.m.  <b>Tempo Realist (Tax)</b> 9:15 a.m. – 11:15 a.m.  <b>Revise/Modify Prospect Records</b> 12:15 p.m. – 1:30 p.m.  <b>Tempo Hot Sheets Reports</b> 1:30 p.m. – 2:45 p.m.  <b>Tempo Mobile MLS (WAP)</b> 3:00 p.m. – 4:30 p.m.	<b>RELAY® Lecture</b> <b>13</b> 9:00 a.m. – 12:00 p.m.	<b>RELAY® Lab</b> <b>14</b> 9:00 a.m. – 12:00 p.m.	<b>REO Sales: Buyer's Agent's Perspective</b> <b>15</b> 12:00 p.m. – 1:30 p.m.  <b>Nominations for SDAR 2010 Leadership close at 5:00 p.m.</b>	<b>16</b>
<b>“Real Estate Today” on AM 600 KOGO</b> <b>17</b> 9:00 a.m. – 10:00 a.m.	<b>26 Ways to Avoid Lawsuits</b> <b>18</b> 9:00 a.m. – 1:00 p.m.	<b>REIE Exchangers</b> <b>19</b> 8:30 a.m. – 11:00 a.m.  <b>Accredited Buyer Representative (Day 1)</b> 9:00 a.m. – 4:00 p.m.	<b>Accredited Buyer Representative (Day 2)</b> <b>20</b> 9:00 a.m. – 4:00 p.m.	<b>CRS 201: Listing Strategies for the Residential Specialist (Day 1)</b> <b>21</b> 8:00 a.m. – 5:00 p.m.	<b>CRS 201: Listing Strategies for the Residential Specialist (Day 2)</b> <b>22</b> 8:00 a.m. – 5:00 p.m.  <b>GRI: Real Property, Tax &amp; Exchange</b> 8:00 a.m. – 5:00 p.m.	<b>23</b>
<b>24</b>  <b>“Real Estate Today” on AM 600 KOGO</b> 9:00 a.m. – 10:00 a.m.  <b>31</b>	<b>Memorial Day</b> <b>25</b> SDAR Closed	<b>REIE Exchangers</b> <b>26</b> 8:30 a.m. – 11:00 a.m.	<b>27</b>	<b>WINForms® Online Lab</b> <b>28</b> 9:00 a.m. – 12:00 p.m.	<b>“Everyday Heroes” Golf Tournament &amp; Dinner*</b> <b>29</b> 12:00 p.m. – 8:00 p.m. (at Carmel Mountain Ranch Country Club)	<b>30</b>

SDAR COMMITTEE MEETINGS	
5	<b>Housing Opportunities</b> 9:00 a.m. – 11:00 a.m.
5	<b>Bylaws</b> 3:00 p.m. – 5:00 p.m.
7	<b>Communications</b> 11:30 a.m. – 1:00 p.m.
8	<b>Board of Directors</b> 8:30 a.m. – 12:00 p.m.
12	<b>Real Estate Trustees</b> 9:00 a.m. – 11:00 a.m.
12	<b>Investment Mgmt. Trustees</b> 11:00 a.m. – 1:00 p.m.
12	<b>Education</b> 3:00 p.m. – 4:30 p.m.
13	<b>Grievance</b> 9:00 a.m. – 11:00 a.m.
13	<b>Risk Management</b> 12:00 p.m. – 3:00 p.m.
14	<b>Information Systems</b> 11:30 a.m. – 1:30 p.m.
18	<b>Events</b> 9:30 a.m. – 11:00 a.m.
21	<b>Membership</b> 2:00 p.m. – 4:00 p.m.
27	<b>Professional Standards Exec.</b> 12:00 p.m. – 2:00 p.m.
TBA	<b>Government Affairs</b> Call for date and time
28	<b>C.A.R./NAR Leadership</b> 10:00 a.m. – 12:00 p.m.
28	<b>REALTORS® Active in the Political Process (RAPPP)</b> 11:30 a.m. – 1:00 p.m.
28	<b>C.A.R. Directors Pre-Meeting</b> 12:00 p.m. – 2:00 p.m.

All classes/events subject to  
change or cancellation.  
\*Class/Event held off-site





### BENEFITS:

- No Monthly Fees
- No Franchise Fees
- Work Full or Part time
- We Pay E&O
- Free-Agent Workstations
- Free Use of Conference Rooms
- No Mandatory Meetings or Floor Time
- Do Both Real Estate and Loans

CALL US TODAY FOR MORE INFO OR TO SCHEDULE A  
CONFIDENTIAL APPOINTMENT



# 80% SPLITS

ON REAL ESTATE AND LOANS

858.751.5700  
800.294.4656 x160